

**This Week:—Vignettes of the Varied West—Price of Money and Prosperity—History of Canada's Mines—The Saskatchewan Cabinet—How Did You Name Your Child?**

## The FRONT PAGE

### Ontario Campaign to Be Clean

EVERYTHING indicates that the present Ontario election campaign will be a clean one. There may be a few local grievances here and there, which between now and Oct. 30th will be ventilated and possibly exaggerated, but there are no public scandals affecting any minister or candidate. The elements which have sought to fan the almost dead embers of race and creed enmities which used to figure in Ontario politics have been severely snubbed both by the Prime Minister and the Liberal leader, Mr. Sinclair. The retirement of the liquor issue to an inconspicuous place in the platforms of both leading parties, means that the province will be spared the orgy of lying and vilification which disgraced certain pulpits three years ago, and was properly rebuked by the electorate.

The manifestoes of both the Liberal and Conservative parties are for the most part confined to straightforward discussion of the business of the province. In the present era of expansion in Ontario its finance cannot be discussed in the same terms as in the nineties when Tories went around roaring about the three million dollar surplus that John Sandfield Macdonald left in the treasury chest in the early seventies and which in the early nineties had been "dissipated." Today all parties must perforce deal in big figures; and since immeasurably more is expected of governments than was the case in earlier years, all must discuss big projects. Charges and counter charges are made that the two-party manifestoes are political harangues designed to gain votes. This is of course but emphasizing the obvious. For what other purpose was any manifesto ever devised?

It is the custom and perhaps the duty of oppositions to charge the government of the day with extravagance if it has increased expenditure; and with cheese-paring if it has not. In the case of the Ferguson administration which has widely extended the public and eleemosynary functions of government the charge of extravagance was as inevitable as sunrise and sunset. Mr. Sinclair who makes the charge is however, careful to assure the electorate that he will in no respect diminish the services the government is at present rendering the people. He would if anything increase them. He would also relieve the municipalities of financial obligations to which in the opinion of many of us they fairly should pay; and he would increase outlays in the pioneer districts of Northern Ontario. How he could implement his pledges if given an opportunity to do so and at the same time reduce expenditure is not quite clear. But many of the proposals in his platform looking to the reorganization of departmental administration merit careful consideration.

The statement of financial condition of the Province as given by Hon. Howard Ferguson at the great banquet in his honor on September 19th was a most satisfactory and temperate statement. Vast as is Ontario's public debt it is for the most part a capital investment yielding, as one figures it, something more than six per cent per annum to the public exchequer. Mr. Ferguson was quite truthful in stating also that Ontario's debt reduction system, for which he gives credit to Hon. W. H. Price and not to himself, commands the admiration of financiers everywhere. Its merits are as well realized on Lombard St., London, and Wall St., New York, as in Canada. It is not generally realized among us that Ontario, like most other provinces of Canada, lives under what in most European countries would be regarded as an advanced condition of state socialism. That being the case its financing is regarded with more searching eyes than would be the case if government had not become the markedly paternal institution that it is today. Ontario's condition of present and future solvency is therefore a matter of public gratification.

### The Folly of Plebiscites

IT IS also a matter of congratulation that Mr. Ferguson has announced with emphasis that he will oppose any further resort to the plebiscite on the liquor or any other question so long as he remains in public life. Both parties have resorted to it in the past and this un-British artifice to evade governmental responsibility has never brought results either permanent or beneficial. As has been said in these columns on many occasions during the past fifteen years the plebiscite is alien to our constitution and to the historic principles of responsible government. We do not gather that Mr. Sinclair is particularly enamored of the plebiscite idea himself, although in deference to the dry wing his supporters he has included tentative acquiescence in his platform.

The case against the plebiscite and similar devices was very aptly put many years ago, not by a Tory but by the great Liberal radical, John Morley, than whom none was more eminent as an exponent of the Liberal theory of government. He said that he for one frankly declined to be a mere walking delegate for a majority of the electorate; that members were elected to parliament and ministers appointed to office not merely to vote "Aye" and "No" but to use their own judgment. We think Mr. Sinclair would have done wisely to have left the plebiscite proposal out of his platform; and to have refused to dally with other political suggestions which violate those traditions of responsible government under which the British Empire has developed into the greatest and freest group of nations in the world. For instance he suggests the "alternative vote" in constituencies where more than two candidates are in the field. This has never produced anything but confusion in communities where it has been tried. If



### A LAWRENCE MASTERPIECE

Sir John Freeman-Mitford, 1st Lord Redesdale, Speaker of the British House of Commons, 1801, and Lord Chancellor of Ireland, 1802. The picture was painted in his Speaker's robes in 1802. He was born in 1748 and died in 1830, and was one of the greatest lawyers of his time. His book on Chancery pleadings is a legal classic. He was an early champion of Catholic emancipation and the author of legislation extending relief to insolvent debtors. The picture is from the collection of Mrs. Barnard, Cave Castle, Yorkshire.

the purpose of elections was merely that of defeating governments there might be an excuse for the alternative vote; but it is a grave mistake to say that it really registers the will of the individual voter. Let us consider the probable course of events in the coming election. It is likely that in some constituencies there will be a Conservative, a Liberal and a Prohibitionist Independent in the field. Now there will be thousands who will support Mr. Sinclair; yet if their candidate fails, they would much rather see their votes transferred to the Conservatives than to the Independent—which is not perhaps what Mr. Sinclair desires.

Again Mr. Sinclair has dallied at times with the idea of fixed election dates as in the United States. This would deprive Canada of what some of the most prominent political thinkers in the United States regard as one of our very best political attributes. Fixed elections would be all right if all governments could be relied upon to be permanently wise and honest. But that is asking too much of human nature. We feel sure that if at the last session of the Legislature a scandal had been exposed involving any governmental department in disgrace, he would have demanded an immediate appeal to the people. It would indeed have been his paramount duty as leader of the Opposition to do so. The hypothesis we have suggested puts in a nutshell the safeguards our present flexible system of election, provides against corruption among those clothed with authority.

We think that Mr. Sinclair should be judged on the practical suggestions of his platform in which he promises to carry on and develop the vast existing responsibilities that have been growing under the Ferguson regime, rather than by the hints at constitutional departures in which he has indulged.

### Policies and Men

THE present campaign bids fair to be more of a straight fight between the Conservative Government and the Liberal opposition than has been the case in recent elections. This is all to the good. It is neither complimentary to the Liberal leader, nor in conformance with efficient management of the province's affairs that certain busy-bodies should have run to Hon. W. F. Nickle and Hon. E. C. Drury asking them to head third parties which could only weaken everybody. Mr. Nickle's refusal was clear and dignified; but Mr. Drury could not refrain from a plunge toward the spotlight. The Progressive leader, Mr. Lethbridge, was the proper man to speak for the party Mr. Drury is supposed to belong to, and his manifesto followed in

due course. But his proposal to hold a vote on the prohibition of the manufacture of liquor and then submit it to the Privy Council is sheer nonsense. The Privy Council as long ago as the nineties decided that the provinces could regulate retail sale but that regulation of manufacture and export lay exclusively with the Dominion Government. A provincial administration can no more prohibit manufacture than it can prohibit post offices.

Nobody knew that Mr. Drury had been approached to head an "anti-Ferguson party" until he announced the fact himself; and nobody yet knows the identity of the persons who asked him to assume the mantle of leadership of a party based on hatred of an individual. Mr. Drury says that the chief issue in this campaign is "Ferguson the Man", whom he depicts as a political undesirable. This must be dismissed as childish prejudice. If the issue were "Ferguson the Man" it would be hardly worth while holding an election. No political leader since Sir Oliver Mowat has enjoyed the friendship of party opponents in the same degree as Mr. Ferguson; and profound personal affection was evident in the stupendous gatherings at the Royal York and King Edward Hotels in Toronto on the occasion of the recent banquet tendered him by his own followers. Looking on the throngs in the corridors of these hotels the writer was inclined to think that if he were a demagogue, Mr. Ferguson might well become a public danger. But he had the good taste and the fine political instinct not to make a rabid political speech, but merely present a survey of the present condition of the province's affairs. Whatever Mr. Drury may think, it is not sane public policy to make either hatred or affection for any man the issue. Elections should be fought under our system on policies, which is no doubt what Mr. Sinclair and Mr. Ferguson desire.

### Quebec and the "Talkies"

THE talking films are presenting a problem all their own for many of the inhabitants of the Province of Quebec. In accordance with the requirements of the law, the titles of the films are given in both French and English, but the substance of the plays is unintelligible to the non-English-speaking portion of the audiences. Of course, it may be said that there is no compulsion on such people to attend shows of this kind. But as "Le Monde Ouvrier" points out, a large proportion of the French-speaking population naturally feels that it is unreasonable that it should be deprived of this form of entertainment. In Quebec, as elsewhere, there has been a good deal of denunciation leveled

against the Americanizing tendencies of the films. Well, here is a chance for those who deplore such tendencies to give talking films in French to the people of the French-speaking province, and, by so doing to supply what is evidently already making itself felt to be a real need.

### Labrador for Sale?

THE ANNOUNCEMENT that Mr. J. de Champlain, who is stated to be a native of Quebec, but to have been a resident in Newfoundland for fifteen years and to have large interests in Labrador, has been authorized by the Government of Newfoundland to open up negotiations with the Dominion Government at Ottawa for the sale of Labrador to Canada, has a certain piquant interest attaching to it. Until the sweeping judgment of the Privy Council, rendered comparatively recently, it had not been generally believed that the territorial jurisdiction of Newfoundland over Labrador was of anything approaching the extensive—indeed, practically absolute—kind that that judgment pronounced it to be. Indeed, the judgment in question is said to have come as a thunderbolt to the Quebec provincial government which had maintained that Newfoundland's claims to the ownership of the hinterland were untenable.

According to the despatches, Mr. de Champlain has been interesting himself in the obtaining of a bid from this country for Labrador for some time, and, some weeks ago, the sum of \$100,000,000 was being tentatively mentioned—in the way such things do get bruited around—as a likely purchase price. In this connection, two considerations will no doubt present themselves to the average commercial mind. The first is that \$100,000,000 is a whale of a lot of money; and the second that the pecuniary value of Labrador is rather difficult of ascertainment, with any approximate certitude, in terms of millions of dollars. In fact, most of us would probably be content to describe its pecuniary value as problematical and let it go at that.

No doubt it has material resources, in the form of minerals, pulpwood and power. But these would all necessitate large, and (for a considerable time, at any rate) unremunerative expenditures, in respect of exploitation and development. Then, again, in the event of purchase, is the territory to form part and parcel of the province of Quebec? If so, some of the other provinces may not unlikely be heard enquiring as to why they should be called on to pay the piper—or part of him. It is quite possible that, from the viewpoint of geographical symmetry, the acquisition of Labrador might be a desirable thing. It is possible, too, that, as time goes on, we may read, in inspired despatches, something new and interesting as to its salubrious climate rendering it peculiarly attractive as a residential district. But, at the moment, this sort of thing must be classed with the uncertainties. All that, at this juncture, one would be pretty confident in looking on as certain in the matter is that the price asked—for we suspect, that the mention of \$100,000,000 is in the nature of a *ballon d'essai*—is not liable to err on the side of diminitiveness.

### Election in Compton County

WHEN Mr. Camille Houde, Mayor of Montreal, accepted the leadership of the Provincial Conservative party in Quebec, his followers were assured that he meant to take off his coat and, if necessary, other impediments as well that may tend to interfere with downright honest-to-goodness belligerency in the political arena. He is certainly living up to his promise. It has been decided to contest the vacancy in Compton county caused by the resignation of Hon. Jacob Nicol, the former Provincial Treasurer, and Mr. Houde is addressing a number of meetings in various parts of the riding in behalf of the Conservative candidate, it being his intention to give Mr. A. R. McMaster, Mr. Nicol's successor as Provincial Treasurer, and the Liberal nominee for the constituency, a stiff fight.

This is the occasion of Mr. Houde's first appearance in the Eastern townships since his acceptance of the Provincial Conservative leadership, and great interest is being taken in the aggressive attitude he is adopting. Mr. McMaster is having the support of several members of the Quebec Cabinet who are determined to take no chances, in view of the energy and vehemence that Mr. Houde is displaying on behalf of Major A. L. Pomeroy, the Conservative candidate. The 30th September has been fixed for the date of polling.

### Lemieux for the Senate?

THE rumor is persistent in the Province of Quebec—and in circles that are likely to be well-informed on such a matter—that Hon. Rodolphe Lemieux, the present Speaker of the House of Commons, is likely to become a Senator in the very near future. It would not be in any way surprising if this rumor should turn out to be well-founded. There are a number of Senatorships awaiting occupants just now, and while the number of aspirants is believed to be considerably larger, yet Mr. Lemieux's claims on his party's gratitude are so outstanding that, if he wished for a Senatorship, there would be little doubt as to his getting his wish.

After occupying the Speaker's chair in the House of Commons for a number of years, he might well wish for release from a post which makes large demands on time and strength. As Speaker, he has been *persona grata* with the House generally. It would, perhaps, be difficult for any man to be really as identified as he looks when arrayed in the panoply of office. But his distinguished bearing and picturesque appearance combine to make him a figure of which any legislature assembly might well be proud. As everybody knows, he is a past master of the oratorical art, although the Speakership affords him practically no opportunity for its exercise. However, if he goes to the Senate, he is sure to bring great distinction to that august body's debates.



# Vignettes of the Varied West

By Hector Charlesworth

AS I TRAVELLED from Winnipeg westward the train was filled with golf champions of various clubs in the East, bound for the international matches at Jasper, whose golf links are famous throughout America. When after a stop in Edmonton I started for the Mountains there were still more of them. The scene at Jasper station may best be described when I saw that forty-eight hours before the opening matches I saw a large motor truck entirely loaded with golf bags, leaving for Jasper Lodge. I have written of Jasper before but the little town itself as seen from the station platform on a sunny August morning is charming and colorful. It is a picture town such as decorative artists love to imagine. Even the branch banks made of boulders and set off with bright hues, are fairy-tale edifices. Mount Edith Cavell refused to reveal the crystalline vastness of her presence but this time it was not mist but smoke which veiled her. However, Pyramid Mountain with its strange red tints was not diffident, and stood forth as a lone peak among its unseen fellows.

The forest fires which have raged in British Columbia all summer and are probably still burning have covered the mountains with a haze that only winter will dispell. Mount Robson the monarch of the Rockies, which I had last seen revealing its innumerable beauties in pure air, was like a gigantic wraith. You could discern the outlines of the colossal white pile, you could discover that somewhere on its sides, sun rays were stealing through the smoke, but

its ever changing interest if you sit where you can see the ships moving in and out of the fog banks and outlines of the mountains appear and disappear. At night it was lovelier still for the sky had cleared and away up on Grouse Mountain, 3000 feet above the city there was a glow of light and half the city was stretched out like a great dusky flower bed on which new blooms of light were constantly coming into being.

The C.P.R. steamship services between Vancouver, Victoria and Seattle are now organized on a noble scale and in crossing the Gulf of Georgia to Victoria for the first time in many years I was struck with the spotless cleanliness of everything, a characteristic not always present in our Eastern lake services. We left Vancouver on a rainy and foggy morning; and the opaque atmosphere seemed to emphasize the formidable character of the surrounding mountains. As we passed out we saw "The Empress of France" once well known on the Atlantic but recently transferred to the Pacific services, and the "Aoranga" getting ready to sail for New Zealand later in the day—both splendid ships. A little grey torpedo boat destroyer from the British station at Esquimalt was in the offing.

As we passed out of Burrard Inlet into the Gulf the skies grew clearer; and one of the most interesting ships we passed was a battered old tramp of the type Masefield

an outlook as this; and tourists, especially from the Pacific Coast and Southwestern States have found this out. Ample therefore as the original Empress seemed, it is being doubled in size. As one sits on its verandah, one sees a continuous stream of tourists from the many Canadian and American passenger steamers which come into the inner harbor. The big liners destined for Asia and the South Seas are content to remain at the outer entrance.

The gardens of the Empress are ravishing to anyone who has a passion for perfume, color and delicate textures. The rose season was over for the most part but there were still thousands of blossoms where there seemingly had been millions in the earlier summer, for roses commence to bloom in early spring at Victoria. Such magnificent cactus dahlias in all newer colors and combinations of that recently developed tuber I had never before seen. One magnificent specimen with blossoms as wide as tea-plates was the deepest and richest shade of crimson with white tipped petals. There was an enormous bed of what with us are hot house carnations, but which on Vancouver Island flourish in the open air and radiate perfume. There was a glass house full of begonias as large and more beautiful than orchids; and all the ordinary garden annuals and perennials flourish in herbaceous borders with an opulence unknown East of the Pacific Coast. To set off this wilderness of bloom there are green and glossy holly trees and other shrubs of varieties unfamiliar to me. In a few of them twigs with last year's berries on them were to be seen; but the foliage was new and there are few things more exquisite in nature than freshly budded holly leaves of delicately verdant shade.

## THE BUTCHART GARDENS

Sumptuous as are the gardens of the Empress Hotel, they are eclipsed by the famous Butchart Gardens twelve miles from Victoria. This is the private estate of a gentleman who made a great fortune in cement. He and his gracious wife decided to create around their home, which lies in a grove with near access to the sea, a great series of gardens, covering many acres. This estate Mr. and Mrs. Butchart have in their generosity thrown open to visitors at all times. Motor buses convey tourists thither, and outside the gates of the estate there are usually many motor cars. It is a fairyland tended by expert Oriental gardeners, laid out in infinite variety and on different levels. I shall not attempt to describe in detail this floral paradise enjoying an ideal climate for its growth. It recalled to me Zola's marvellously detailed description of a vast garden in one of his earlier novels, "The Fault of Abbe Mouret" if I recall the name rightly. The air of Vancouver Island in the vicinity of Victoria where the finely paved roads wind through fir and broom clad hills, with constant glimpses of the sea, is stimulating in a remarkable degree. Small wonder that many regard it as the most appropriate city to retire to and spend old age among charming surroundings that this continent boasts.

I have spoken of its Parliament Buildings; and here again the suggestion of a land of flowers was present, for its rolling lawns boast as a piece de resistance, a small but wondrous rosary in which every type of modern rose that has been developed by expert hybridizing from the older stocks, flourishes. Despite the lateness of the season every bush was in full bloom; and though the more picturesque of the modern roses are not pungent in odor, a delicate aroma filled the air.

Other features of the Parliament Buildings are its archives department, famous as a fountain-head of the lore of the Pacific Coast and its Archaeological Museum. The quarters of the latter are rather cramped, but the contents a most remarkable epitome of the arts and crafts of the coast tribes of British Columbia. There are over one hundred masks of most singular character that were used for religious dances and tribal feasts; one of especially curious character is hammered out of copper. The rock carvings also are of unique interest and something I had not seen before were great potlatch bowls shaped from the trunks of trees to the form of beavers and wolves, and capable of holding as much food as a village horse trough.

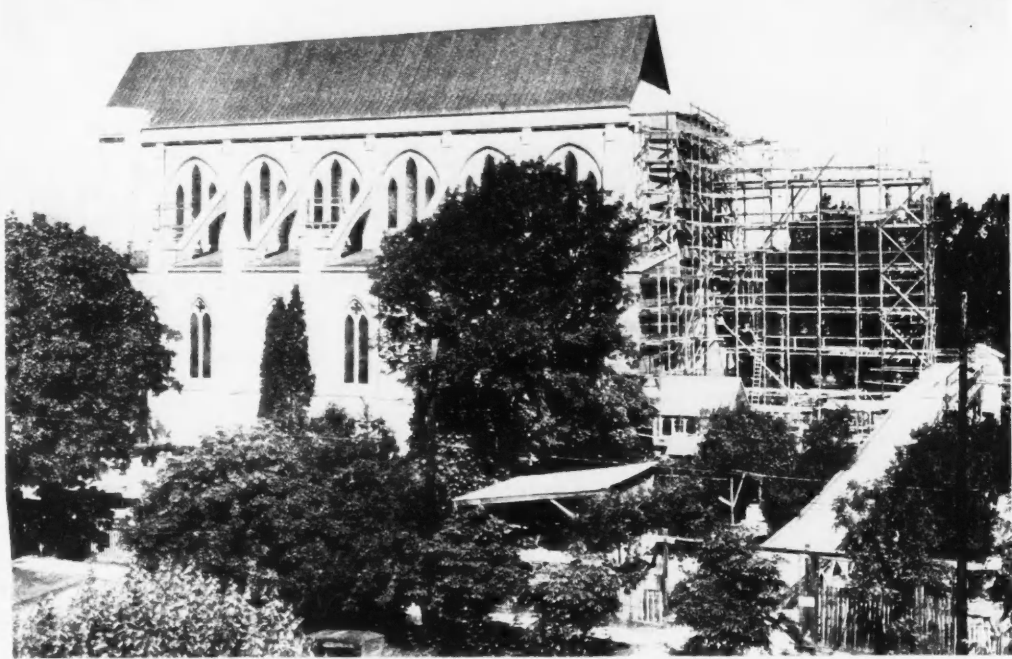
Two things that fascinated me in Victoria when I first saw it years ago, were missing. The white loveliness of Mount Baker was obscured and old Chinatown, once a distinctive bit of Asia set down on Canadian soil, had disappeared to all intents and purposes. No more could one go and see the Chinese playing fan-tan and the fat croupier raking in the "kitty"; no more penetrate dirty alleys and watch opium smokers toasting the juice of the poppy and puffing it in their tiny pipes; no more hear Chinese musicians diverting themselves with their strange stringed instruments. There are Chinese stores but no Chinese social life is left.

writes about, which proclaimed as her home port, St. Ives in Cornwall. The approaches to Victoria on the southern corner of Vancouver Island are through a channel between islands after the Gulf is crossed—a channel in which the current is often very swift. By this time the sun was out but smoke clouds from forest fires hung over the mountains to the north. The rocky and tree clad eminences which skirted the channel were much like the north shore of Lake Superior, and sailing between them was a gracious and memorable experience. As some readers are already aware Victoria has both an outer and inner harbour; and in approaching them one passes by lovely suburbs of the British Columbia capital, which have mainly come into being since I first saw the city 28 years ago. In the distance I could see the summer hotel at Oak Bay where the present King and Queen—then Duke and Duchess of Cornwall and York—stayed in the autumn of 1901. At that time it was isolated on a sea beach. Today it is the centre of a residential district with well paved streets over-arched by English oaks. As our ship rounded a rocky point the domes of the famous Parliament Buildings, which used to boast the distinction of being the finest possessed by any province of Canada, were outlined against the glowing afternoon sky.

At the outer harbor stands a cardinal example of folly; a grain elevator for which no use exists. Some years ago a gang of promoters sold stock for the building of this elevator to Western farmers and it was widely taken. None of the purchasers realized that an elevator at Victoria if it was to be used at all, meant re-handling of grain within a four-hour journey of the elevators on the main land at Vancouver City. Vancouver Island farmers do not produce more grain than is needed for local consumption and have none for export. So the investors have a valueless building on their hands and the authors of the project collected a large amount for promotion expenses from their farmer victims.

The seaway to the inner harbour penetrates to the heart of Victoria and along its shores are old houses, some of them built by officers of the Hudson's Bay Company whose famous factor Sir James Douglas founded Victoria in 1843. At that time New Westminster was the capital of the colony and remained so until 1866 when administration was transferred to the rapidly growing city so finely located on Vancouver Island. The inner harbour is one of the beauty spots of Canada, lying immediately below the sloping lawns of the Parliament Buildings; on another bank are the old Custom Houses.

For years these two edifices were separated by an untidy old saw-mill creek. That indeed was the condition when I first saw Victoria in 1901, but later the C.P.R. reclaimed this land, filled in the creek and erected the Empress Hotel, set down among acres of beautiful gardens, for, like Vancouver, Victoria is a city of flowers for most months of the year. Few hotels have so beautiful



NEW CHRIST CHURCH CATHEDRAL AT VICTORIA, B.C.

It is of striking design, following the 13th century style of Gothic architecture and the building above shown constitutes the first unit of the new Cathedral. In length, height and width, Victoria Cathedral will compare favorably with famous cathedrals of the Old World. The portion now built, consisting of the nave and part of the west front, is 185 feet in length, and has cost more than \$350,000. Remarkable effects have been produced by the interior vaulting, finished in brown stone and red brick; the series of graceful arches in the ambulatory arcade and higher soaring arches in the nave; and twenty-seven stained glass windows from the studios of eminent British artists. The great rose window, 25 feet in diameter and having sixty-one openings for colored glass, is one of the art treasures of the Dominion. A beginning has been made with the north-west tower, which is being built by subscribers in England. This tower, and one similar on the south side, will rise 135 feet. The great central tower is to be 185 feet in height. These towers will be visible for miles from sea and land. The architect, Mr. J. C. M. Keith, F.R.I.B.A., has been a resident of Victoria for 36 years—ever since competitive plans for a stone cathedral were invited.

there was nothing definite, all was impalpable, it was as though a great cloud had arisen in the sky.

And so I found matters in all the run down the old route of the Canadian Northern Railway southward to Kamloops via Yellowhead pass. We travelled along mountain sides and the waters in the valley below were sunny but the mountain tops were hardly visible. There is one part of the run along the upper waters of the Thompson River that is as thrilling in its suggestion of danger as anything I have found in the Rockies. I don't just know where it is but for nearly an hour the train crept along a rock ledge from which it seemed that any mischance might hurl us into the green and frothy waters a thousand feet below. You could look down over countless tree tops upon a sunny realm of woodland peace and wonder where you would wake up if a sudden encounter with a rockslide should overturn the train. Fortunately for the nerves of some of the passengers the train ran very slowly, feeling its way all the while. As we neared Kamloops toward evening the evidence of drought was on all sides. The dead yellow of the grass on one of the Indian reserves suggested the thirst of all nature. The night came rather suddenly just before we entered Kamloops, and the lights of that widespread town in whose region the mighty Fraser, one of the great rivers of the world, gathers up its tributaries and flows on to the Pacific are a haunting memory. The Fraser grows vaster and vaster as one travels with it toward the Gulf of Georgia, and with a lazy sense of luxury I watched the harvest moon rising higher and higher and irradiating its broad bosom with jewels as I fell to sleep. The breadth of the Fraser was again forced on my consciousness as I awoke and found that we were crossing the great bridge which spans it at New Westminster, the former capital of British Columbia. The vigor of the vegetation I saw on all sides of me reminded me that I was far from the high altitudes where I had been travelling and in a land of semi-tropical growth.

## VANCOUVER THE BEAUTIFUL

Presently we were in Vancouver and it was raining! Many persons will be tempted to ejaculate "Is that so?" And others of a less humorous frame of mind will say, "This man is padding his article. Of course it was raining in Vancouver. Why take the trouble to mention it?" But really and truly they hadn't had rain for at least three weeks, and when in the courtly portals of the Hotel Vancouver I mentioned regretfully that even the "sleeping lions" of the Coast Range were invisible, I was rebuked with the remark, "Do you realise Sir, that this rain will mean millions of dollars to British Columbia if it lasts long enough to put out the forest fires." So as a good Canadian I was glad that it was raining even if it did obscure the vistas of what is undoubtedly the most beautiful of all Canadian cities. Thus on my first day there I had a happy time watching the clouds lift and fall, from windows looking far out over the harbour. You do not really need to move around Vancouver to get a feeling of

## VICTORIA'S NATURAL GRACES

The Empress Hotel, set down among acres of beautiful gardens, for, like Vancouver, Victoria is a city of flowers for most months of the year. Few hotels have so beautiful

## SATURDAY NIGHT

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## Robert W. Service

BY P. W. LUCE

THERE are exceptions to the rule that a book brought out at the author's expense is a dud on the market, but these happen but rarely when poetry is concerned. The most notable of these exceptions in the literary history of Canada resulted from Robert W. Service's determined efforts to bring his work to the notice of the public.

Twenty-five years ago the market for poetry was even slier than it is today, and no publisher could be found willing to gamble his capital on the chance that the unusual style of verse written by an obscure bank clerk in the Yukon would meet with popular favor. The poems, so publishers reported with discouraging unanimity, were rather too strong and racy for feminine reading, though they might do well enough for men. Unfortunately men did not read poetry in sufficient numbers to warrant the publication of a book dealing largely with primitive passions and elemental forces.

Robert Service, firm in his faith in the merit of his poems, thereupon had his "Songs of a Sourdough" published at his own expense in modest format. The book didn't look up to much, and the publisher made no effort to push it, having an idea that it might sell in the Yukon and possibly British Columbia, but nowhere else.

But for a series of lucky chances Robert Service might never have been heard of again as a poet. It happened that one of the publisher's travellers, packing his sample case in a hurry, included a few copies of the "Songs of a Sourdough" in mistake for another book of similar appearance.

Somewhere in Saskatchewan his train was snowbound. In rummaging in his bag for something to while away the weary hours, the traveller picked up the Service poems. He flipped the pages in an idle manner, and noticed that most of the poems dealt with snow and ice. Appropriate reading for the occasion, he thought, and took the book back to the smoking car, where he soon created a disturbance by roaring furiously over "The Cremation of Sam McGee."

"If that's so darned good, read it aloud," suggested one of the other passengers.

The traveller obliged, then followed with "The Shooting of Dan McGrew" and other now world-famous gems.

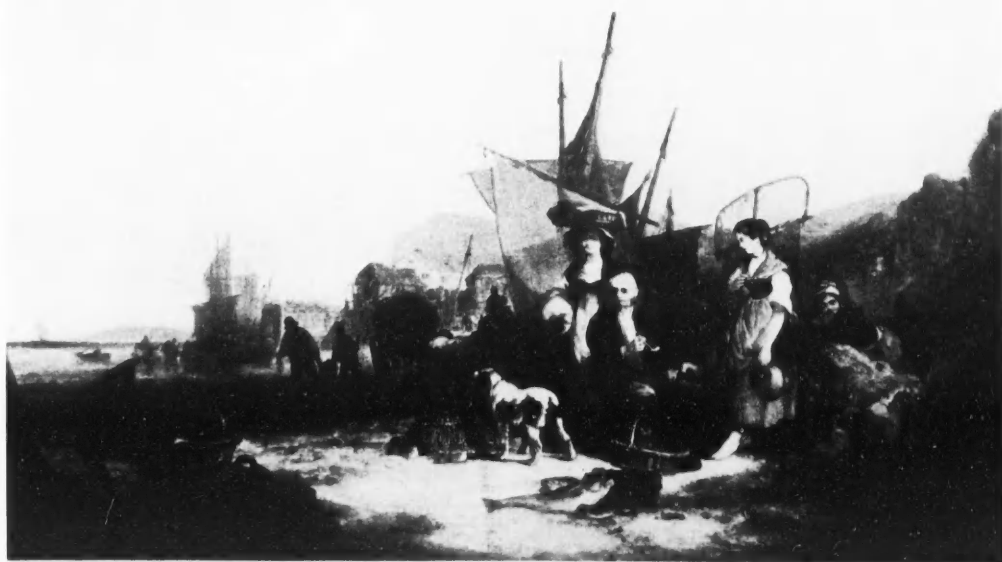
The audience applauded vigorously and clamored for more. Other passengers, attracted by the laughter, crowded in and became equally enthusiastic.

"Songs of a Sourdough" was read aloud from end to end over and over again before that snowbound train resumed its interrupted journey, and nearly every man on board ordered from one to twenty-five copies.

The publisher's salesman, wildly enthusiastic over the book, made it his "leader" for the remainder of his trip. It became a "best-seller" almost overnight, and established Robert Service as one of the world's best-known rugged poets, besides laying the foundation of a sizable fortune.

Robert W. Service has brought out many books since "The Songs of a Sourdough" took the world by storm—but never again at his own expense.

Sandy: "They always have bagpipes playing at the royal palace." Algeron: "Yes, wherever there's a queen there's a drone."—High River Times.



LEGISLATORS GIFT TO PRIME MINISTER OF ONTARIO

One of the incidents of the banquet to Hon. G. Howard Ferguson was the presentation of the above picture by the famous painter, William Shayer the elder. It was probably painted in 1845. Shayer was remarkable for color, drawing and perspective. The picture was acquired through the fine Art Galleries of the T. Eaton Co. Ltd. The painter's title was "Coast Scene with Figures."



# Canadians Star 'Phone Gabbers

By B. K. Sandwell

STATISTICS are extraordinarily like women, in this respect, that

You can't tell what they mean from what they say. And what they mean tomorrow isn't what they mean today.

I have been pondering for months over a statistic issued by the Dominion Bureau of Statistics, which says that Canadians make more telephone calls per capita per annum than any other nation in the world. The statistic relates to the year 1927, and says that 2,108,400,000 phone conversations were held in the Dominion in that year. I do not think the Bureau has yet finished counting up the conversations for 1928, for I have not seen any statistic dealing with that year; obviously it is a matter that involves quite a lot of counting.

But whatever be the year on which it is based, this assertion, that Canadians are the most telephone-talkative people in the world, is one that requires elucidation. According to the Bureau we averaged 221 phone conversations per Canadian, including babies in arms, deaf and dumb persons, lunatics in asylums and criminals in jails. The figures for other countries for 1927 do not seem to have been available when the Bureau finished counting the telephone conversations in Canada for that year, but in the United States in 1926 the average number of conversations was 205.4, and it is hardly to be supposed that it can have increased in a single year so rapidly as to bring the figures anywhere near the Canadian level. The European countries are, of course, miles behind; Denmark, the most telephonic of the lot, had only 137 conversations per person in 1926. The race for supremacy is between Canada and the United States, with all other nations hopelessly in the rear.

Now I have not in my personal observation found Canadians to be any more telephonic than the kind of Americans with whom I come in contact. And it is an undeniable fact that we have not nearly as many telephones in proportion to population as our American neighbors. The Bureau says, and there is no need to question its figures, that we have 13.2 telephones to every 100 population and that we rank second to the States with its 15.3 telephones. How comes it then that we do nearly 8 per cent. more talking on nearly 14 per cent. fewer telephones than they do in the United States?

One reason probably is that the toll system for local calls has never been extensively adopted in Canada but is quite general in the larger cities of the United States. In these cities the standard rental entitles the subscriber only to a limited number of calls per day or per week, and all additional calls must be paid for at a small rate per call. While the system is admittedly a nuisance in many respects, it must undoubtedly tend to lessen the number of useless or frivolous calls, which constitute a substantial part of the total business of the lines in Canada. For one thing it causes offices to be much more strict than they are with us in the matter of prohibiting the use of the office lines for outgoing personal calls by employees; and presumably in some private houses it militates against the use of the telephone by servants and by children of tender years—though from what I have seen of both the American child and the American domestic servant I do not know exactly how one would go about to prevent either of them from using a telephone if he or she felt inclined to do so.

But I suspect that the real basic explanation of the greater telephone-talkativeness of Canadians is that we are really, upon average, and in spite of our smaller number of telephones, a more advanced and progressive people than those of the United States. I say "upon average", and I do not suggest for a minute that we could claim to be more progressive than the inhabitants of New England, or the Middle Atlantic States, or the Middle West, or the Pacific Coast. But the population of the United States is not all in these areas; the Republic contains a

number of States in which the population consists as to a large majority of negroes and poor whites, living under economic conditions which have no parallel among any substantial part of the population of Canada. The negro population in 1920 was nearly 10 per cent. of the total, and in spite of the economic progress of a small portion of this population during the last nine years very few of them can as yet have risen into the telephone owning class. Nearly nine tenths of this negro population was bunched in 1920 in some seven southern States, where together with the poor whites who usually accompany them they constituted an economic block of population into which such things as telephones progress very slowly indeed.

If we eliminated a substantial part of this block from the total American population, the result would be that the number of telephone conversations per capita in the remaining population would be about the same as, or a little higher than, that of Canada, which is about what we should expect. The number of telephone instruments in proportion to population would then become a great deal higher than in Canada. In fact, if we eliminated ten per cent. of the United States population as belonging to non-telephonic areas, the number of telephones in the United States would become about 16.8 against Canada's 13.2 per 100 of population, and the number of conversations about 226 per head against Canada's 221.

The great excess of telephone instruments in the United States is almost certainly to be explained by the generous use of what may be described as "luxury" instruments—double and triple installations in private establishments where the average Canadian would be satisfied with a single instrument; installations in summer homes for a very brief period of use each year; installations on every

desk of large offices where in Canada five or six employees would have to use the same instrument; and finally the enormous number of instruments in the individual rooms of hotels, clubs, apartment houses and the like, a type of service which has come into vogue in Canada much more recently, and is still much less widespread, than in the United States.

The truth then would seem to be that the American of the progressive parts of the United States is not less addicted to telephoning than the Canadian but about as much so if not a little more, and that he is much more insistent than the Canadian upon having a telephone instrument ready to hand wherever and whenever he may want to use it, quite regardless of the fact that the number of calls which he will make over any particular instrument may be comparatively small. This is much more reassuring. I will confess that at the first sight of the Bureau's statistic my heart sank. It distressed me to think of a jabbering Canadian with 221 phone conversations to his discredit every year, competing in the world's markets with a strong, silent New Yorker who, in spite of having a dozen more telephone instruments at his disposal, was able to get through the year with only 205 calls.

And even as it is, I wish that the Bureau would provide us with a statistic showing how many of our 2,108,400,000 phone conversations of 1927 could have been dispensed with without any real damage to the caller, the callee, and the country at large. Perhaps that is a matter for the individual conscience. Try it yourself for a week. Count up your telephone calls, and ask yourself at the end of the week how many of them were just a silly waste of time and electricity. After you have done so for a few weeks you will begin to wonder whether it is anything to boast about that Canadians are, as a matter of crude statistics, "the greatest telephone talkers in the world".



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## Architectural Eyesores Disappearing

By F. D. L. Smith

AN INTERESTING by-product of the Upper Canada College centenary is the forthcoming demolition of the present Upper School at the head of Avenue Road. The old building constitutes perhaps the ugliest pile in Toronto, and will be replaced by new college structures in the dignified Georgian style, to be located on the east side of Yonge Street, just north of York Mills, at the city limits. The present home of the College was built in the nineties—at a time when Canadian architecture had sunk to the lowest level in the country's history. The main building of Victoria College in Queen's Park belongs to the same period, as do the Ontario Parliament Buildings, and a number of Toronto's many unattractive business blocks which are gradually being replaced. All of them are outstanding examples of bad

taste or entire lack of taste. The Legislative pile was the work of a Buffalo architect whom the Government of that day chose in preference to all the available Canadian and English architects. Victoria University has been redeemed by its beautiful new Gothic library and dining hall and by Burwash Hall, as the college residence is called. Knox College, Hart House, and the Memorial Tower and Cloister, linking Hart House with the glorious original Norman University College, go far to make Queen's Park one of Canada's beauty spots.

Down town the ugly Canada Life Building is, fortunately, to make way for the handsome new head office of the Bank of Nova Scotia, the Canada Life itself meantime erecting a very large, imposing and beautiful head office for itself, at the foot of University Avenue—a home that will be worthy of a great corporation. Just so the never-imposing head office of the Canadian Bank of Commerce, at King and Jordan Streets has been torn down to make space for a thirty-six story Gothic temple of finance, to be occupied by the same institution. One of the handsomest new office structures in Toronto is that being erected by the Canada Permanent Mortgage Corporation, which is deserting dignified old Toronto Street for the row of palatial skyscrapers arising on Bay Street. Toronto may, in fact, be regarded as emerging from its drab cocoon, and as putting on the garb of beauty. Only the other day was unveiled in a College Heights park a replica of the world-famous Peter-Pan statue, so that henceforth we shall not have to journey all the way past Buckingham Palace into Kensington Gardens to enjoy this delightful creation of Sir James Barrie's fancy and Sir George Frampton's art.

Not only in Toronto are to be found indications that Canada is growing up architecturally and artistically. In Ottawa the Chateau Laurier has been doubled in size without in any way marring its dignified and gracious exterior. The rebuilt central block of the Parliament Buildings with the stately Peace Tower is, taken all in all, an improvement on the original structure, and will, with the years, grow more and more into harmony with its surroundings—particularly as the same style of architecture is extended to the new Government buildings under erection and to be erected along the river bank. Praise is due the present Government for its contributions towards the beautification of the capital city. The greater Chateau Frontenac at Quebec is

worthy of that hoary and storied bit of old Europe in North America. So is the new Lord Nelson Hotel worthy of Halifax. Going west, evidences of a sense of civic comeliness are met with at Port Arthur and Fort William. In Winnipeg the Legislative buildings, the Hudson's Bay Company's store, the Mall, and the new bridge leading across the river to the Crescent residential district, bear hopeful testimony to Manitoba's growth in culture and refinement. So in Regina there are the Provincial Parliament Buildings and the new C.P.R. Hotel, in Saskatoon the University Buildings, in Edmonton the Provincial legislative building, the University of Alberta and the Hotel Macdonald, all commanding fine views of the Saskatchewan Valley. In Calgary there are the Palliser Hotel and the Herald Building, in Vancouver, attractive hotels and business blocks, and in Victoria the Parliament Buildings and the Empress Hotel. It is not surprising that in this new country Governments and railways should have taken the lead in raising the country's architectural and artistic standards.

Every noble building, every thing of beauty, created in any part of the Dominion, exerts a constant, cumulative influence upon the taste and character of the people. Especially does the younger generation benefit by the daily vision afforded it of those things which please the eye and appeal to the imagination. Unconsciously our boys and girls, as they grow up, absorb from these surroundings a sense of proportion and good taste. So as they come to maturity they will inevitably assist in the pleasant task of still further improving the architecture and artistic appearance of their own towns, cities and villages.

### Pyjamas for Street

IT IS against the law in Buenos Aires to appear in the street minus a coat, and this is responsible for a new and rather startling fashion for men in the Argentine. Last "winter"—the seasons are reversed below the Equator—a young man of original trend of mind appeared in the street wearing the coat of his pajamas. Since this was strictly within the law, other men quickly fell in line. Pajama manufacturers soon presented numerous new interpretations of this mode. The brilliant hues and wild patterns seen in the streets seem to lend weight to the theory that men, in their secret hearts, long to transcend the drab sobriety of their ordinary raiment.



HON. HOWARD MCCONNELL  
Provincial Treasurer and Minister of Municipal Affairs in the new Saskatchewan Government.



# Gossip of Lobby and Gallery

By E. C. Buchanan

## Mr. Thomas' Trip

OTTAWA is inclined to share the scepticism that is being voiced in the British press regarding the results of Rt. Hon. J. H. Thomas' mission to Canada. A great deal of mystery appeared to attach to the visit of the Lord Privy Seal to this country and neither during his visit here nor since his return to England has he bothered to dissipate it. In fact, before his arrival here the word went about that he was desirous of stimulating migration from the Old Country to Canada, but it is now known that he gave very little attention to that matter during his two visits to Ottawa. So far as can be learned, his principal object seems to have been to arrange for the purchase in Canada of British coal. While he was able to secure from Mr. Beatty, of the Canadian Pacific Railways, a tentative assurance of the purchase of a hundred thousand tons, he ran foul of Canadian political considerations when he sought a duplication of the order from Sir Henry Thornton. Sir Henry could not place such an order without the approval of the government here, and the first thought of the government was as to possible reaction in Nova Scotia, where the Cape Breton mines are seeking wider Canadian markets for their product. It is now being suggested, however, that, in the hope of developing trade between Canada and Great Britain as an offset to the economic effect on this country of the new United States tariff schedules, the government may recognize the wisdom of permitting Sir Henry to buy a quantity of British anthracite from the Old Country. The National Railways consume quite a lot of anthracite in their dining cars and restaurants and this, of course, now comes from the United States. Apart from the possibility of these coal orders, Mr. Thomas' visit in Canada does not seem to have availed him very much.

With the adoption of the new American tariff schedules only a few months off, the King government is naturally anxious to promote inter-Empire trade, and after a silent attendance at the League of Nations Assembly at Geneva Hon. W. D. Euler, Minister of National Revenue, is now understood to be exerting himself in England. His first concern there is with British objection to the order-in-council passed at Ottawa a year ago stipulating that the British preferential tariffs on Canadian imports should only apply to goods into which fifty per cent. of British material or labor had entered. Old Country exporters claim that this stipulation deprives much of their goods of the advantage of our preference tariffs. Their objections did not receive a great deal of consideration at Ottawa originally, but with the new stimulus from Washington to inter-Empire trade the Canadian ministry has become more sympathetic. Cottons and copper are among the British goods chiefly affected by the Ottawa order-in-council.

## Sir Henry Stays

CANADA is to be assured of Sir Henry Thornton's management of the Canadian National Railways for another three years at the least. His present three year contract with the government is now expiring and there is some delay about its renewal, but the word is about here that the documents will be signed directly. Sir Henry's salary under the lapsing contract is sixty-five thousand dollars a year with ten thousand for expenses, and although he hasn't asked for more it is understood that Mr. Dunning is to recommend an increase to a hundred thousand or more.

## Advancing the Status

MR. LAPOINTE is away in England to fix up matters connected with the next Imperial Conference. If he had his own way—and his way is the Prime Minister's—many things would happen to the British North America Act that were not contemplated by the Fathers of Confederation. But Mr. Lapointe hasn't a free hand in tampering with the constitution of this country. Messrs. Taschereau and Ferguson succeeded in stamping his style in that respect at the last Dominion-Provincial conference which was held in Ottawa a couple of years ago. He was not allowed then to "reform" the Senate nor was he permitted to devalue British subjects in Canada from appeal in law to the highest court in the Empire. Some technicalities of our "status" are amendable to adjustment, however, and the Minister of Justice undoubtedly is well qualified to advocate the Canadian viewpoint before a meeting of Empire statesmen.

## Time the Pacifier

IT IS now some five months since United States gun boats sent a Canadian vessel to the bottom of the Gulf of Mexico and the promised arbitration in the matter has not been appointed. In the meantime a ship of Canadian register and flying the British flag has been bombarded on the high seas. In the meantime also Mr. Mackenzie King has called a conference between himself and the premiers of Ontario and Quebec with a view to settling matters of federal and provincial jurisdiction in the St. Lawrence River, which settlement, if favorable, would permit of the resumption of negotiations regarding the St. Lawrence-Great Lakes deep waterway project. The treatment accorded Canadian shipping on the high seas by the United States navy, when coupled with the attitude of American politicians in the matter of trade between the two countries, is hardly calculated to encourage an international undertaking of such significance as that of the proposed joint agreement on the St. Lawrence. At any rate, politicians are taking these matters under advisement.

## Sticking It Out

THE sixteenth parliament of Canada has been in existence a few months longer than the seventeenth legislature of Ontario, but Mr. Mackenzie King has no thought of following Mr. Howard Ferguson's example and dissolving it. People in Ottawa, in fact, are looking for two more sessions of this parliament, with an election not before 1931. That, one gathers, would conform to ministerial desires, but there may be developments next session to influence the situation. Last spring, Mr. King and Mr. Robb assured the House of Commons that the government would be prepared to deal effectively with the consequences to Canada of the promised United States tariff increases, and their gestures during the intervening months have indicated that their hope lay in the direction of an inter-Empire trade arrangement, but it is apparent now that nothing can be accomplished in that connection till after next session. The Conservative Opposition has been strengthening in assurance under the Leadership of Mr. Bennett and in the feeling that the country is apprehensive regarding the consequences of the United States fiscal policy, and it is not without the bounds of possibility that a situation may develop in the House which may force the government to the people.

The prospects are that, whenever it comes, the next federal election will be the most lively one this country has had since 1911. Both principal parties are now preparing for it. The chief object of Mr. Bennett's touring of the country this summer and last has been to make the people acquainted with his claim to be a traditional successor of Sir John A. Macdonald. Mr. King will follow his trail through the prairies and British Columbia during the next few months and undoubtedly will represent himself as the great amalgamator of racial and sectional views within this Dominion. The defeat of the Liberal government in Saskatchewan would suggest that the Conservative party might concentrate its efforts on the West, but there are those who think that hope is not lost in Quebec, especially since the advent of Mr. Houde to the leadership of provincial Toryism there.

## In Line for the Throne

BY VICTOR LAURISTON

A GOOD many popular misconceptions exist in regard to the royal succession. One of these is inextricably tangled with the wide-spread speculation, not restricted to the British Empire, in regard to the possible marriage of the Prince of Wales.

The world's matchmakers for the past decade have busied themselves in finding a bride for the prince. One by one the brides suggested for him have been wedded to other heirs apparent, or to heirs not quite so apparent, and still the world's most eligible and most popular prince remains single.

The statement is quite frequently heard: "If the Prince of Wales doesn't marry, he can never be king."

As a matter of fact marriage has nothing to do with the prince ultimately succeeding to the throne.

A glance over the history shows that, in the long line of British rulers since William the Conqueror, out of thirty-seven rulers, twelve, or practically one in three, have been unmarried at their accession. The list begins with William Rufus, son of the Conqueror, and includes Richard I, Henry III, Richard II, Henry V, Henry VI, Edward V, Edward VI, Mary I, Elizabeth, George III and Queen Victoria herself. Of these, William II died unmarried, as did the boy kings, Edward V and Edward VI. So did the great Elizabeth. Richard I while on the crusades after his accession married Berengaria of Navarre—a queen celebrated in history for never having set foot on her realm of England. Henry V ruled some years and practically conquered France before he married Catherine of Valois. Mary's unlucky marriage to Philip of Spain is a matter of familiar history. George III married immediately after his accession; and Victoria had been Queen for several years before her marriage to Albert of Saxe-Coburg-Gotha.

Should the Prince of Wales remain unmarried all his life, the succession to the British throne is nevertheless amply provided for in the direct line of the present reigning monarch. Next in succession naturally comes the King's second son, Prince Albert, Duke of York. Then comes the Duke of York's daughter, little Princess Elizabeth. Then would succeed the Duke of Gloucester, the King's third son, and Prince George, his fourth son.

Princess Mary, though an elder member of the family, comes in the line of succession after all the king's sons. The rules governing the British royal succession, less rigid than those governing admittance to the Canadian Senate, concede apparently that a woman is a person, but not quite as much a person as her younger brother.

One of the curious anomalies of the situation is that, where the royal succession is concerned, Princess Elizabeth, the King's granddaughter, is considerably nearer to the throne than is Princess Mary, his daughter.

Incidentally, it is interesting to know that little Princess Elizabeth is nearer to the throne than was Victoria at the time of her birth. When Victoria was born, her grandfather, George III, was the ruling monarch, and the line of succession included the Prince of Wales, afterward George IV; his daughter, the popular Princess Charlotte, who died before her father; the Duke of Clarence, who became King William IV; and Edward, Duke of Kent, father of Victoria, who died shortly after the birth of his daughter and whose name, incidentally, is perpetuated in Canada in the Province of Prince Edward Island and the Ontario county of Prince Edward.

If, however, sons were born to the Duke and Duchess of York, they would all take precedence to the Princess Elizabeth, as well as of the two younger sons of George V.

The name a ruler assumes on his accession to the throne is not necessarily the name by which he is known as a prince. Princess Alexandra Victoria, on her accession, wisely chose to rule as Victoria; and her son, Albert Edward chose the essentially English style of Edward VII in preference to the possible alternative of Albert I. Of the present line of succession, the Duke of York, Prince Albert, offers the only name new to English monarchs; Edward Prince of Wales, the Princess Elizabeth, the Princess Mary and George, and the Princess Mary all bear names that have been borne by previous British rulers.



HON. JAMES F. BRYANT  
Minister of Public Works in the new Saskatchewan Government. Mr. Bryant temporarily served as Speaker of the Legislature during the recent political crisis.

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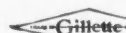
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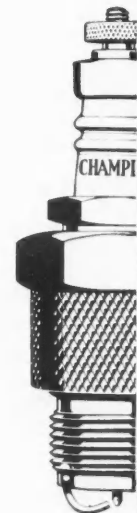
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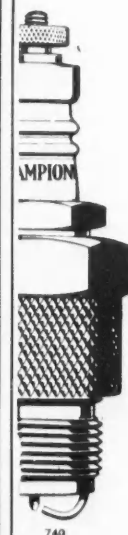
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# The Saskatchewan Ministry

Natives of Ontario Predominate in the New  
Co-Operative Government

By F. C. Pickwell

PREMIER ANDERSON has succeeded in building a well balanced cabinet for Saskatchewan's new co-operative government. The ministers were all chosen from those elected in opposition to the late Liberal administration,—eight Conservatives, one Independent, and one Progressive. There is admitted strength in all departments. It may be true that some have not had much previous legislative experience, but, if even half of the charges broadcasted during the last election are true, public-spirited citizens will consider this a blessing rather than a handicap. Since the new cabinet ministers have to go back to their constituencies for confirmation, it is natural that Dr. Anderson should be guided to some extent by the possibility of a safe return. To what extent they will meet the opposition at the polls remains to be seen. There is talk of acclamation in some constituencies. Where chances appear promising to the present opposition the new ministers may be opposed.

Interest still revolves to a certain extent around the Progressive Association. Their political decisions are invariably more or less of an enigma. Since the election they have not been able to agree any too harmoniously on what the five members in the legislature should do. Some of the more radical are disposed to favor a lone hand, tempted by a fallacy that the tail should wag the dog. Others favored supporting the Conservatives and Independents, but disdaining to accept cabinet rank. But the more public-spirited adherents will undoubtedly approve of Dr. Stipe entering the cabinet as a minister without portfolio.

Premier Anderson has decided to personally take charge of education. One of the most scholarly members in the legislature, he also possesses an unusual fund of knowledge, based on practical experience. During many years as a teacher, inspector and director of education among the new Canadians, he gained first-hand information on their problems and apparent needs. As minister of education he is now in a position to apply this experience in a fixed policy, which will mould a higher type of intelligence and citizenship among the European groups. In this connection the doctor has an opportunity to inaugurate a new precedent in educational matters which should eliminate such humiliating spectacles as staged recently by the "Sons of Freedom," Communists, and similar combinations. The little red school houses must be made to function normally, and be respected. Dr. Anderson, speaking as premier and Minister of Education, states that the government is prepared to implement and carry out all the pre-election promises.

Saskatchewan's new premier was born at Fairbank, Ontario, in 1878, and received his public school education in that district. He attended the West Toronto high school and graduated from the Manitoba University with B.A. and M.A. degrees. He is also an LL.B. and during his university career won distinction as a silver medalist in classics. He has been engaged for many years in educational work. From 1911 to 1918 he was school inspector in the mid-west province, later being appointed director of education among the new Canadians. That office was retained till 1922, when he entered business and political life. Some time ago he was chosen as leader of the Conservative party. After the election he was similarly honored by the three opposition units which recently formed the co-operative government.

HON. M. A. MacPHERSON, the new Attorney-General, is one of the brightest and most popular young men in Saskatchewan politics. He is a clever platform speaker, with the happy faculty of creating confidence and public respect—as evidenced by heading the polls in Regina after serving four years on the opposition benches. He faces some delicate problems which will require a rare display of tact and courage, if pre-election promises are to be fulfilled. In one of his first public utterances Mr. MacPherson intimates that all people, irrespective of their place in society, will receive like treatment from his department. In this he will undoubtedly receive general co-operation and sympathetic support. Some opposition critics are now anxious to know if the famous Bronfman case will be prosecuted. This is the affair which certain Ottawa and Regina politicians have long appeared anxious to side-track, for unknown reasons. During the election the opposition decreed this would be one of their first undertakings. They now have the right-of-way, providing time and legal technicalities have not made it impossible.

The Hon. M. A. MacPherson was born at Brande Anse, N.S., in 1891, and was educated in the public schools at that point, later graduating from the high schools of St. Peter's and Pictou, and Dalhousie University, Halifax. He has been practicing law in Regina for several years, and was first elected as Conservative member in the legislature in 1925. He served during the world war as an officer, and as a Major still participates largely in military affairs.

There cannot reasonably be any objection to the Hon. W. C. Buckle, the new Minister of Agriculture. One of his first ambitions is to start a campaign to get rid of the weed nuisance in the agricultural districts. If he can put that over something really worth while will be accomplished. Another ideal he has in mind is a more intensive development of diversified farming in various ways, including the raising of a better type of stock. Mr. Buckle was born in England in 1886 and received his education in the British Isles before coming to Canada. For many years he has been a farmer and implement agent in Saskatchewan. He was Mayor of Tisdale for a time, and has been a member of the legislature since 1925.

The Hon. Edward McConnell, member for Saskatoon, is the new provincial treasurer and Minister of Municipalities. During the last session he was the opposition's chief financial critic. He is a barrister by profession, and takes a serious and practical view of public life and business generally. Mr. McConnell is a native of Ontario, having been born at Springbrook in 1886. Educated in the east he was called to the Ontario bar before yielding to the call of the west. He moved to Saskatoon in 1916 and has been practicing law in that city ever since.

A good political story is told on the Hon. Mr. McConnell, which may have some bearing on his future in the new Saskatchewan Government. It seems that during the hectic campaign last summer, Dr. Young, federal Liberal member for Saskatoon, made some remarks

which Mr. McConnell did not appreciate. The sting is still there, even though he and his colleague won by a substantial margin. Being a bonnie fighter it is intimated that he may not be satisfied till he whips the doctor in a federal contest.

Hon. J. F. Bryant, member for Lumsden, is the new minister of public works, telegraphs and telephones. He has the ability to stir up things politically. But during the critical session which led to the downfall of the Gardiner government he established himself as an efficient, dignified and impartial speaker. After the dramatic proceedings were over he resigned, in order to enter the cabinet. Mr. Bryant is a great defender of the public school and the moral standards of Saskatchewan. He believes that so far as possible goods manufactured either in the province, Canada or the Empire, should receive special preference. He favors a fair wage clause for labor in all contracts, and such home products as coal in all provincial institutions, if economically sound. Mr. Bryant was born at Glenallen, Ontario, and has enjoyed a Toronto education, polished off in Queen's University and Manitoba University.

The Hon. J. A. Merkley, of Moose Jaw, the new Provincial Secretary, is without previous experience in the legislature. At the June election he surprised the public by winning a seat in that Liberal stronghold. His reward is cabinet honors,—in charge of the Bureau of



THE PREMIER OF SASKATCHEWAN  
Latest picture of Hon. Dr. J. S. M. Anderson, who has assumed the post of Minister of Education in his own Government.

Labor and Industries. He has been prominently connected with labor and railway matters for many years. Mr. Merkley is another native of Ontario, having been born at Toronto in 1877 and received his education and early training in the St. Lawrence valley. One of his most laudible ideas is the development of more industries in Saskatchewan.

HON. A. C. STEWART, Independent member for Yorkton, is Minister of Highways, and one of the most aggressive members of the government. For some time he has been a capable mayor of his home city. The new minister was born in 1893 in Moosomin, Sask., where he received his public and high school education, later graduating from the Manitoba University. He is a lawyer with an active business mind, and won his seat against a Liberal old-timer by a substantial majority. The new Minister of Highways started to delve into the affairs of his department right after being sworn in. He soon made an amazing discovery. To use his own words:

"I found that in order to facilitate the building of roads in the province the present members of the opposition had expended the four million dollars voted at the last session, so that all the money appropriated for highways this year has already gone. Not satisfied with the disbursement of these monies, they had obtained monies under special warrant of more than \$800,000, so that our highway problems for this year have just commenced."

This probably created no surprise. Mr. Stewart already plans to relieve some difficulties among drought-stricken farmers through the practical form of road-work. In this way they will be provided with money to cover the notes given under the relief legislation passed at the special session.

Hon. Dr. F. Monroe, member for Moosomin, is Minister of Public Health, and has given assurance that the department will be carried on to the best of his ability. Dr. Monroe is a native of Moose Creek, Ontario, where he was born in 1881. He is a graduate of the Cornwall collegiate institute and Queen's University.

Hon. Dr. R. Stipe, of Watrous, represents the Progressive group as minister without portfolio. He has been a member of the legislature for Hanley since 1925. He is another native of Ontario, having been born at Ingersoll in 1883. He was educated in the public schools and collegiate institute, and is a graduate of the Toronto University. Dr. Stipe stands high in public esteem throughout Saskatchewan, not only as a medical practitioner but as one who entertains a real sense of honor in public matters.

Hon. W. W. Smith is the other minister without portfolio, and represents the Swift Current district. He is an Englishman by birth. Since coming to Western Canada Mr. Smith has conducted an insurance business in southern Saskatchewan.

The policy of the new government was summed up briefly by Premier Anderson after being sworn in, when he said: "It will be our aim to get as close as possible to the problems of our people, and the members of the Government will use every means possible to remedy any situations that may require attention."

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# AT THE THEATRE

## "Journey's End"

THE amazing story of the sudden  
and almost unconscious advent to  
fame of the young English dramatist  
R. C. Sherriff is already known  
throughout the English speaking  
world and certainly to most readers of  
SATURDAY NIGHT. The history of his  
enormously successful play "Journey's  
End" is almost unique in the history  
of the theatre. Written for amateur  
production by members of a Thames  
valley boat club, its author had not  
the slightest idea that within less than  
two years he would be a famous inter-  
national figure recognized as having  
written the best war play that has  
been produced in English speaking  
countries and perhaps anywhere.

Only one critic of note, so far as  
one is aware, has denied merit to  
"Journey's End" as an example of un-  
compromising realism illumined by an  
exposition of both the nobility and  
the weakness of the human spirit in  
near presence of death. He is George  
Jean Nathan and his hostility to  
"Journey's End" seems to have been  
based on the circumstance that it was  
written by an Englishman about En-  
glish soldiers. He suggested that the  
characters of "Journey's End" were  
unmanly and indeed effeminate, main-  
ly I suppose because the foul language  
which is supposed by persons who  
never went to war to be the essential  
factor in military effort is missing.  
Even the occasional use of "damn"  
and "bloody" in Mr. Sherriff's play—  
words which pop out naturally under  
stress of emotion—did not serve to  
bring "Journey's End" within the cate-  
gory of what Mr. Nathan regards as  
red-blooded drama. Such depreciation  
however, could not diminish the enor-  
mous enthusiasm which the Ameri-  
can public has manifested toward  
this drama. In New York last  
spring when it had been running  
for two or three weeks, the great  
theatre-going public of Broadway was  
talking of nothing else. It had  
eclipsed all the girl-and-music shows  
in popular interest. This, despite the  
fact that it negated several conclusions  
that had become axiomatic with  
managers: (1) It is a play without  
female character and women are only  
remotely alluded to; (2) the public  
was supposed to be fed up with war  
plays; (3) it was a play written by  
amateurs with no stencilled bids for  
popular applause.

One can very well imagine what  
would have happened if "Journey's  
End" had been taken to the average  
producing manager in London or New  
York before its unique appeal had  
been tested by amateur presentation.  
It produced at all, it would have been  
unmercifully mauled and altered into  
the kind of war play of which the  
public was justifiably tired. As it  
stands it is a most remarkable "slice  
of life," as Emile Zola phrased it, a  
cross-section of the lives of a group  
of diverse personalities grouped to-  
gether in a time of extreme crisis. A  
programme note furnishes a definite  
clue to the whole situation:

"The scene is laid in a dugout in  
the British trench before St. Quentin,  
March, 1918."

This was just before Germany's last  
and most nearly successful offensive.



SIR JOHN MARTIN HARVEY  
Who returns to the Royal Alexandra Theatre next week in "The Only Way."

and at this point the trenches of the  
enemy were but the length of a foot-  
ball field, as one of the characters  
says, from the British lines. In this  
dimly lighted dugout we have the  
great war in microcosm at a time  
when every type of Englishman, boys  
just out of school and veterans be-  
yond military age were in the  
trenches.

In all there are eleven characters.  
Several are brisk military types of  
whom we learn but little; but the re-  
velations are wide in the case of sev-  
eral others. There is the remarkable  
soldier Capt. Stanhope a truly splen-  
did and resourceful officer still in his  
early twenties, but almost a dipso-  
maniac and subject to hysterical re-  
actions; there is the ingenuous boy  
of eighteen; 2nd Lieut. Raleigh who  
has just joined up and it is through  
his eyes that we mainly see it all;  
there is the middle-aged school-  
master Lieut. Osborne, beautiful in  
nature, with a sympathetic under-  
standing of others; there is the jovial  
cockney ranker 2nd Lieut. Trotter,  
whose native buoyancy nothing can  
quench; there is the half pathetic fig-  
ure of 2nd Lieut. Hibbert, so fed up  
that he has become a coward anxious  
to shirk. Many Canadian officers in  
the audience at the Royal Alexandra  
Theatre on Monday night recognized  
this type, as indeed they did, all the  
leading characters. The tragedy of  
the play lies in the fact that the two  
most charming and idealistic charac-  
ters in this group are taken by death  
under circumstances which show Mr.  
Sherriff's mastery of dramatic inten-  
sity, but there is a classic sense of  
fate that lifts the play far above the  
merely sanguinary and sensational.

The company sent from London to  
play "Journey's End" is of a distin-  
guished order and every member of it  
gives a well-nigh flawless charac-  
terization. The most famous name in  
the cast is Basil Gill, who in days  
gone by was one of the eminent cot-  
erie surrounding Sir Herbert Tree  
when His Majesty's Theatre, London,  
was setting a pace for the world in  
splendor of production. Mr. Gill's  
impersonation of Osborne is as fine  
an example of restrained and beauti-  
ful acting that could be imagined.  
Hugh Williams plays Stanhope, much  
the most difficult role of the play, with  
a refinement, verve and emotional  
power absolutely convincing. Wallace  
Douglas as the boy Raleigh is gentle  
and ingenuous without sacrifice of the  
manhood of the character. Walter  
Hudd gives a very discerning and  
impressive impersonation of the slack-  
er Hibbert; and the humor of Forrester  
Harvey as Trotter is easy and in-  
gratifying as is that of Edwin Ellis as  
the batman.

Hector Chubbworth

## Note and Comment

ALONG with this interminable talk  
about what to do for the declin-  
ing drama, that is not in as much of  
a decline as a lot of folks would have  
us believe, and most of all needs less  
conversation and more action from  
those in a position to hasten, if they  
choose, whatever rejuvenation is re-  
quired, come hints of an awakening  
that may produce some of the desired  
results.

From usually trustworthy sources  
of information it is learned that plans  
are being considered by some of the  
foremost American producers for the  
introduction of subscription lists in  
several of the major U. S. cities where  
the drama is still in evidence, and a  
possible extension of the system to  
other towns that once welcomed road  
shows, but where the flesh-and-blood  
stage entertainment is now a stranger.

Chicago, for instance is talking of  
a Dramatic League. It may even be  
a reality by this time. In effect it  
would make possible the selling of at-  
tractions in groups on a subscription  
plan, much the same as the method  
that the New York Theatre Guild has  
developed so successfully. Briefly,  
certain shows would be sold in ad-  
vance to a sufficient number of sub-  
scribers to make the venture possible  
for the producers. These managers  
in return, if they hoped to effect a  
permanent improvement in patronage,  
would have to guarantee the quality of  
their offerings, and of the players en-  
gaged in the presentation.

This should not be difficult of fulfill-  
ment if the public's response was such  
as a plan of this nature, on the face of  
it, deserves. Many of the most serious  
uncertainties that the producer now  
has to face would be eliminated. The  
length of a season in the subscription  
cities would be known in advance, at  
least with reasonable certainty. The  
working revenue from these sources  
could be approximated after the lists  
had been canvassed, and before the  
engagement opened. It would be pos-  
sible to cut the coat according to the  
cloth with far greater assurance than  
is now the case, what with the un-  
business-like methods frequently man-  
ifested in booking, the antiquated  
means of exploitation that still persist



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in some quarters, and the often hap-hazard manner of putting shows together, either through inexperience in the theatre or the hope of making a quick cleanup, or both. It would permit system where now that term is almost unknown. It would make possible the elimination of some of the abuses and the ill-advised competition that has militated against all concerned.

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Seats at Kennedy Bros., 32 Bloor St. W., and Moodey's.



BRITISH AND CANADIAN MUSIC FESTIVAL  
Marjory Kennedy Fraser, noted Scottish composer and interpreter, who will be heard in "Songs of the Hebrides" at the Royal York Hotel on Monday, Sept. 30th, at 8.30 p.m. She will be accompanied by her sister, Margaret Kennedy, also shown in the picture.

Such a plan reads well. The New York Theatre Guild has worked it out successfully, not in one season, nor in two, but through years of intelligent and intensive effort that has brought results, and finds this organization steadily and profitably extending the scope of its operations. It will take long and laborious and careful campaigning to put a project of this nature into wide effect, but there is no reason for believing that such a goal is unattainable. The ultimate value of the movement lies with those who launch it. There is still, as there always has been, and always will be, a theatre-going public which is ready to support good shows.

The New York Theatre Guild makes its second appearance before the Toronto public with the original production of WINGS OVER EUROPE, their first acquaintance having been made last year with PORGY. In WINGS OVER EUROPE, the British Cabinet is depicted as struggling with an embarrassment more unwieldy than usual. It tells of a youthful scientist, nephew of the Prime Minister, who declares to the Cabinet that he has harnessed the atom, and that by merely pressing a button he can obliterate mankind and relieve the universe of the least satisfactory of its stars. This he proposes to do unless the assembled statesmen co-operate with him and his power for the perfection of the human race. It is a hypothetical problem dealing with an equally hypothetical future; one such as fine dramas are made on, and one worthy of the Guild and its far-flung audience.

Much of its language is of the laboratories, here made engrossing poetry by the rapt enthusiasm of its authors, Mr. Robert Nichols and Mr. Maurice Browne, and its principal actor, Mr. Alexander Kirkland. Its characters, articulated by Mr. Rouben Mamoulian, who directed PORGY, move in and out of striking dramatic attitudes with amazing effectiveness; the mood changes from controlled merriment to a climax of grim suspense. It is an experience not to be missed.

MAURICE COLBOURNE and Barry Jones will present the Maurice Colbourne Company to Hamilton audiences for the premiere of the show season again this year. The opening will be on Monday October 7th at the Savoy Theatre where this famous

London Company inaugurated its memorable tour of last year, playing across the Dominion and through the western states to a salvo of applause.

The amazing success of the first Shavian tour has prompted its sponsors to again present their company in exclusive show repertoire, and the current season will see a brilliant London cast in five matchless comedies by the inimitable G.B.S.—"Arms and the Man," "The Philanderer," "The Doctor's Dilemma," "Man and Superman" and "John Bull's Other Island."

During the past summer, Shaw again warned Maurice Colbourne that he was quite mad to think that he could succeed with show bills on a transcontinental tour and said he would eventually "go broke" but the Maurice Colbourne Company, after its triumphs last year is not gambling. As the New York Telegraph said at the end of the first tour "Maurice Colbourne's venture has become a triumph, notable in this continent's theatrical history."

Besides the interest created through the partnership of Maurice Colbourne and Barry Jones, whose popularity across Canada is flattering to say the least, there will be keen interest in the appearance of other firm favorites, and the gifted new comers notably Miss Margaret Rawlings, whose lovely voice and great personal charm will win her a legion of admirers in Canada. She is recognized as one of the finest of the younger Shavian actresses, is twenty-three years old, and has already played leads with the famous Macdonna Players, the organization which holds the British Isles rights to the Shaw plays, as The Theatre Guild does for the United States, and the Maurice Colbourne Company for Canada.

AT THE Princess Theatre on Monday, October 7th, the Stratford-upon-Avon Festival Company, from the Shakespeare Memorial Theatre at Stratford, will open an engagement of two weeks in a repertory of Shakespeare's plays. This is the same organization that visited Canada and the United States last year and that was acclaimed by the leading dramatic critics as the most competent group of players now presenting Shakespeare on the English speaking stage. The tour which opens here, is made under the man-

agement of the Governors of the Shakespeare Memorial, which institution is under the patronage of His Majesty the King. The proceeds of the tour will go to the fund for rebuilding the Memorial Theatre. All of the productions have been made under the personal direction of Mr. W. Bridges Adams, who has been the artistic head at Stratford for more than ten years. The repertory arranged for the engagement at the Princess is as follows: Monday, "Much Ado About Nothing"; Tuesday, "King Richard The Second"; Wednesday matinee, "Romeo and Juliet"; Wednesday evening, "The Merry Wives of Windsor"; Thursday, "Julius Caesar"; Friday, "Twelfth Night"; Saturday Matinee, "A Midsummer Night's Dream"; Saturday evening, "Romeo and Juliet". Second week: Monday, "King Richard The Second"; Tuesday, "Much Ado About Nothing"; Wednesday matinee, "Twelfth Night"; Wednesday evening, "Romeo and Juliet"; Thursday, "The Merry Wives of Windsor"; Friday, "Hamlet"; Saturday matinee, "Macbeth"; Saturday evening, "A Midsummer Night's Dream".

THE syndics of Hart House Theatre announce that Mr. Edgar Stone, of Toronto, has been appointed director of the theatre for the coming season. Mr. Stone has had a great deal of experience in dramatic work and for several years has been connected with the activities of Hart House Theatre. The theatre is fortunate in finding amongst its own workers a director so well qualified to take charge of its work. The plays for the season will be announced later.

MADAME LASSERRE announces the re-opening of her classes in Dalcroze Eurythmics at the Toronto Conservatory of Music on Monday, October 7th. Those interested will be glad to know that a demonstration of Eurythmics will be given in connection with a recital by pupils of Boris Berlin, this Saturday afternoon, September 28th, in the Recital Hall of the Toronto Conservatory of Music.

"PARIS Bound" an ultra-modern dramatic hit, has been made into a talkie with Broadway's most



GILBERT HOLLAND  
The baritone who was discovered by Walter Damrosch and who was a sensation at Drury Lane, in London, as "Joe" in "Show Boat" will make a special personal appearance at the Uptown this week. Mr. Holland was educated at the University of Toronto.

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Toronto.

exquisite star, Ann Harding, in the stellar role. This is the screen feature for Anniversary Week at the Uptown Theatre, which event commences today in the heart of Toronto.

A vital factor in the current history of the stage, in "Paris Bound" itself a distinguished play by a distinguished author, Philip Barry, Miss Harding now becomes vital factor in the current history of cinematics. Blonde, lovely, thrillingly dramatic, in "Paris Bound" she has the perfect vehicle. "Paris Bound" is an intensely modern story. The story of a society marriage, and the road to divorce. It is retold in a daringly sophisticated manner with diabolically clever dialogue, scintillating acting by a supporting cast headed by Frederic March and Leslie Fenton, and rich alluring production value, including an elaborate ballet, which for sheer beauty and entertainment value is unsurpassed in late motion picture annals. Juliette Crosby, the daughter of a high cabinet official in Washington, has earned her right to screen fame through her remarkable character ability. She is cast as Nora Cope, Charlotte Walker of the stage is also prominently cast.

Jack Arthur further contributes to this anniversary programme with the Broadway baritone, Gilbert Holland, who so distinguished himself at Drury Lane, in London, with his magnificent interpretation of Joe in "Show Boat".

Other artists including the Uptown ballet will be featured in this special stage attraction. There will also be special music by the Uptown Symphony.

Guy Lombardo and his famous Royal Canadian Orchestra are at the King Edward Hotel for a week's engagement. They opened the newly decorated Victoria and Oak rooms on Wednesday night, Sept. 25th. Lombardo and every member of his orchestra is Canadian born. The leader, Guy, and his two brothers, Carman and Lebert, are natives of London, Ont., where Guy Lombardo organized his first orchestra at the age of 15.

The Royal Canadians established their great fame while located at the famous Granada Restaurant in Chicago, Ill. In one year's time they fairly swept the West, and generally acknowledged as the most popular orchestra in that part of the United States.

The engagement at the King Edward Hotel was made possible by the fact that the orchestra had an open

week before starting at the Roosevelt. George H. O'Neil, General Manager of the United Hotels, induced Lombardo to pay this visit to Toronto.

Guy Lombardo is a violinist of first-rate ability, while his brother, Carman, is a composer of note, as well as a singer, and the third brother, Lebert, is the cornet soloist of the orchestra.

Next thing we know some notoriety seeker will be appearing on the street in an old-fashioned night-shirt. — Tampa Tribune.

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# THE BOOKSHELF

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## Classic

"WOLF SOLENT," by John Cowper Powys; Simon & Schuster, New York, 2 vols.

By R. K. SANDWELL

IT IS never easy to predict the ultimate fate of a book, or of any other work of art, at the time of its first appearance. The experienced reviewer can often estimate with a good deal of success the immediate reactions of this year's public, but beyond that it is unsafe to go. Every now and again however, a book falls into the reviewer's hands which seems to contain sufficient elements of power and originality to justify the belief that it may continue to be read thirty or fifty years after its first appearance, when the vast majority of the annual spate of novels will have gone down to complete oblivion. "Wolf Solent" appears to the present reviewer to be one of these.

Mr. Powys is known to many Canadians as very stimulating lecturer on literary and social topics. His new book reveals him as a man with a very definite, profound and interesting concept of life. It is the story of the breaking down of youthful idealism which must inevitably occur in every man (and presumably in every woman) who has spiritual imagination enough to have ideals, and practical capacity enough to effect an adaptation to the necessities of life. Wolf Solent is a schoolmaster who at thirty years of age is still cherishing those youthful illusions concerning the value and purposefulness of one's own life which are so essential to happiness and so impossible to reconcile with the facts of the external world; he has preserved them by declining to look at the external world when it is too violently in conflict with his illusions, a process in which he has been aided by the sheltered character of his life in school and at home with his mother, a woman of dominating personality. At the opening of the book he has revolted against the school routine and come down to Dorset, to the place of his childhood life, to take a post as literary hack to a Dorsetshire squire of evil character who is writing a local history. Here he falls in love with two women, the first of them appealing to his senses, and the second mainly to his intellect. Both of these love affairs the first of which, I hasten to add, is duly sanctified by marriage, while the second remains technically innocent—are things of great beauty and inevitability, and are depicted by Mr. Powys with the loving hand of the humanist poet; the earlier scenes with Gerda, the child of the soil, who when she is happy possesses the faculty of whistling like a blackbird, should surely take rank among the great love scenes of English fiction. But marriage brings obligations, and obligations impose the necessity of compromising with youthful ideals. The process is depicted with the most sympathetic insight. The climax comes when Wolf, disgusted with the personal behavior of the old squire and with the nature of the literary work that he has been doing for him, determines to return the cheque representing his pay. His wife is not unnaturally infuriated, for even with the proceeds of Wolf's hack work they are still living close to absolute poverty. In the end Wolf, who with the fatalism of the dreamer is always allowing himself to be swayed by circumstances, renders the cheque to the old squire, but allows it to be returned



CONSTANTIN WEYER  
Author of "A Man Scans His Past" (Macmillan) recently reviewed in these columns.

to him with a jocular rebuke for his undue sensitiveness; in the meanwhile Gerda, who believes he will carry out his intention, has in a fit of bitter anger given herself to a persistent suitor for whom she really has little but contempt. A very beautiful passage follows, in which Wolf, recognising both his own responsibility in the matter and the sufferings which Gerda has undergone, devotes himself wholeheartedly to the task of trying to renew her love for him; and the book ends on a note of such moderate happiness as is possible to people who have learned how ineffectual must be all of their efforts to alter or escape from the tragic destiny of humankind.

Mr. Powys' philosophy is largely conveyed by symbolism, and his symbolism is handled with the mastery of the accomplished poet. It is impossible in any review to do more than suggest a very small fraction of the beauties of thought and expression with which the book is filled. It is extremely modern both in philosophy and in literary method, but in both respects also its modernism is tempered by a profound appreciation of the classics. It is for this reason—because it does not throw overboard the classical rules and concepts, but bends them to the requirements of a modern age—that "Wolf Solent" seems to the present reviewer more likely to take its place in the long dynasty of the English novel than such more violent expressions of revolt as "Ulysses" or "The Sun Also Rises".

## Calvinist

"JOHN KNOX," by Edwin Muir; Cape-Nelson, Toronto; 312 pages and index; \$3.50.

By W. S. MILNE

JOHN KNOX, the reformed Catholic priest, who called three queens names that nowadays could scarcely appear in print, and shaped the cultural destinies of Scotland to a form she has not yet been able to shake off, three and a half centuries after his death, has inevitably become a legendary figure, and, as such, fair game for the modern biographer, who is as much of an idol-breaker as Knox ever was, though not from the same motives. Mr. Muir, of *Jessie Suss*, has done a very thorough job, less, perhaps, a historical or personal biography than a study of a religious type seen at its most extreme. It is a portrait of a Calvinist, one of those strange beings, who in the name of a God of love take delight in the comforting thought that the majority of the rest of mankind has been predestined from the beginning to everlasting physical torments. It is hard for us to realize that such a monstrously unchristian doctrine ever held sway, but Mr. Muir makes it very

clear that Knox was alike the product and the promulgator of it. His book is a study of the evolution of the Calvinistic type, and is documented by copious quotation from Knox's letters and sermons and pamphlets.

Mr. Muir shows us throughout that Knox's God was a function of Knox's own character. We see that as Knox began to gain power, his God became more powerful too, more vindictive. As the writer says: "The more absolute the divine power could be made, the more absolute would become the demands which Knox could impose on the people in his charge; . . . to satisfy him, God had to be feared, not merely worshipped." There is no conscious hypocrisy or disingenuousness implied here; Knox had an extraordinarily selective power of belief. That is what made him such an admirable apologist for the Lords of the Congregation. He often contradicted himself, but never deliberately. His religion was, like all religions, the outcome of his need, and Knox's need was for power. He had the rare gift of absolute sincerity, and absolute belief in himself. When he was compelled to flee ignominiously to France, he became more strongly convinced that God demanded the extinction of those who had sent him into flight. The Old Testament was his guide and example, and he drew from it patterns of God's vengeance. The severity of Calvin's rule at Geneva is well known. On one occasion a child was beheaded for striking its parents. Knox might not have gone as far as that, but he was a staunch admirer of Calvin, and certainly did not hesitate at civil war and plots of assassination to gain the ends of his God in Scotland. In his writings against the Anabaptists he justifies the executions, burnings and tortures of Geneva as proof of the Calvinists' zeal for virtue.

The biographer, in summing up, grants Knox "three magnificent qualities: his vehemence, his persistence, his incorruptibility." Although he had a substratum of weakness in him, his adoption of Calvinism turned him into "the marvellous instrument which changed the fate of Scotland." He was a great and destroying wind, which by its persistence bends everything to its own direction or overturns it. "His will . . . had goaded the Scottish nobles to revolt and Mary to shame and destruction; it had not given its possessor a respite for thirteen years. It was cruel and terrible, but it is perhaps the most heroic and astonishing spectacle in all Scottish history."

Mr. Muir is not an admirer of John Knox, but he does not go out of his way to blacken him. For example, he does not allow the centre of interest to shift from his hero to Mary, Queen of Scots, for no moralist could stand in the glamorous light of that sad queen and live. Perhaps his greatest grievance with Knox is stated in the last paragraph of an appendix in which he attempts to judge Knox's place in the Scots history: "What Knox really did was to rob Scotland of all the benefits of the Renaissance . . . The lack of that immense advantage . . . can be felt, I imagine, at the present day."

## "Sixty Years"

"THE GALAXY" by Susan Ertz; Appleton-Ryerson Press, Toronto; 397 pages; \$2.50.

By IAN GORDON

I STARTED this book in bed one night at the back of twelve o'clock and finished it at half past five the next morning. It is that sort of novel: once you allow it to interest you—and that will probably be while you are reading the first ten pages—you feel impelled to go on and read one more chapter, until you find yourself finishing the last page, with your lawful occasions shamefully neglected. Miss Ertz does not hold one's interest by violent means; it is the even flow of perfect craftsmanship, the patient building up of the picture by a series of minute particulars, the shrewdness and sympathy of observation, the delicately ironic touches of characterization, that fascinate and delight the reader. It is the sort of book that Jane Austen might have written if she had lived a hundred years later.

The story starts in the eighties with the birth of the heroine Laura Deverell, in "a large dark bedroom, badly illuminated by gas, in a house in Mecklenburg Square." It tells of Laura's childhood; of her romantic marriage and subsequent disillusionment; of her children and friends; of the heartache of her later married life; of her escape from it by bravely throwing her bonnet over the mill; of her final acceptance of life, "a galaxy of scenes and faces and delights." She is the central figure of a wide canvas, in the background of which can be seen a changing stream of people and ideas



JOHN KNOX

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and ideals. The age of Tennyson gives place to that of Rossetti and Burne-Jones; one hears of Wilde's first poems, of the dovescotes fluttered by Ibsen, of Lily Langtry, of the Boer war, of the coming of the motor car, of the San Francisco earthquake, of an assassination in Sarajevo in 1914; one is shown the gradual changing of one generation into another.

Laura is a fascinating heroine; we are made to see the world through her eyes, and mature along with her. It is a triumph for Miss Ertz, to have succeeded in making of a book which contains so much of general significance a chronicle in which the reader is concerned only with the world-changes as they affect one character. I do not think she has falsified values in so doing; on the contrary, I believe that in showing us sixty years of crowded social history solely in relation to one woman and her immediate circle, she has given a truer, more significant, more readily comprehended picture than any of the professed historians have yet succeeded in doing.

Some of the minor characters are beautifully done. Laura's father and mother; her brother James, perhaps the most lovable character in the book; the old tutor, Mr. John Stubbs, her maid; these are all memorable. Horace is not quite as convincing; the author does not seem to have succeeded in making the change from the romantic lover of the shooting-party to the very objectionable husband of a few years later quite consistent. Both are well done; both may admittedly be different facets of the same figure, but the writer does not show us the turning of the figure round, the gradual disappearance of the one and emergence of the other. The same objection may be made to the change in Laura's cousin, Olga. It is difficult, however, in a book which covers so much time as this one does, to trace all the changes that time makes in a large group of characters. It is an achievement to have done it for one or two of them. Sandler is not as sympathetic a character as the reader might desire for Laura's lover and second husband, possibly because Miss Ertz never quite succeeds in making us see him through Laura's eyes. The part of the story dealing with Laura's marriage, up to the time of her departure for America, is decidedly weaker than the rest of the book, but that is only because the rest of the book is so extraordinarily well done. The first hundred pages are a sheer delight, and the more sombre closing episodes are well handled. The ending is not entirely satisfying, although it is led up to in a most masterly chapter of retrospect. With all its weaknesses, and these arise out of the magnitude of the theme and the restrictions of the canvas—Galsworthy took the whole Forsyte Saga and its sequel to do no more—"The Galaxy" is a great novel and a thoroughly entertaining one.

### Commercial

"CORA POTTS" by Ward Greene; Cape-Smith-Nelson, Toronto; Price \$2.00.

By MARGARET LAWRENCE

"CORA POTTS" was a prostitute. But not the kind of prostitute that puts young brothers through college, or maintains aged relatives in simple cottages in country villages; and not the kind that speaks pathetically of a suave gentleman whose plans were evil, or resignedly of the harsh judging of society.

Cora Potts took stock, as they say in business, of herself, though that was before she considered herself a business, when she was fifteen years of age. One body, not as attractive as the bodies of women she had seen in pictures, but quite as attractive as those she had seen in life. So she set aside the discouragement that might have come from pictures. Her body would do. She also took stock,

as occasionally they do in philosophies, of what she knew of the world. She understood that there were many things to be had. She had been taught that she lived in a democracy. She reasoned therefore that there was nothing to prevent her from having some of the things that there were in the world. Further, she took stock, as perhaps they ought to call it in current literature, of men and women. The men seemed by some biological arrangement, to have the lead in everything, including money. But, she knew already that there were times when men were willing to share what they had on hand, including money.

So, Cora set up as a prostitute. Not that she thought much of it as a business, but it would bring immediate returns and required no capital. Except one body.

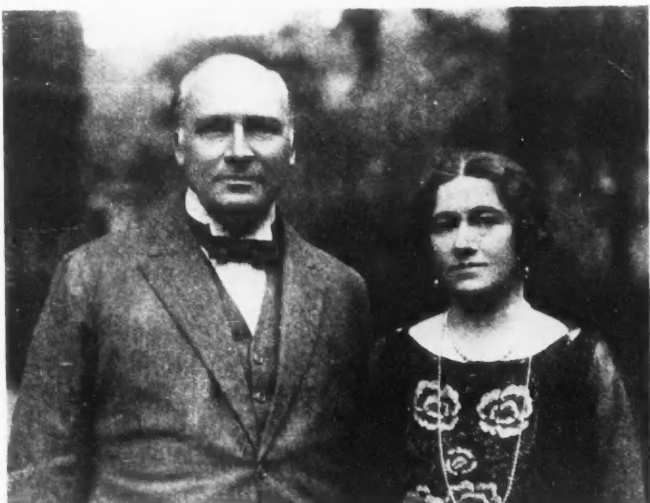
You may see from this that Cora was the kind of prostitute who was bound to succeed.

There have been a number of books written about prostitutes. There is one famous book called "The Bed of Roses" by W. L. George. It was written with a purpose, and the author harrows his readers with the details of the profession. He himself leaves no doubt of his conviction that prostitution was a consequence of an industrial system which was unfair to women. His heroine, Victoria, became a harlot because there was nothing else she could do. Like Cora Potts her economic assets came to one body. It was a particularly attractive body which made her the prey of men in whatever way she tried to earn her living. In desperation she decided to professionalize her charm. But she was handicapped by her emotions. She had regrets; and regrets have never been known to have increased any woman's efficiency in any profession. Naturally, Victoria was not quite successful. And the book ends poignantly. It stirs one's pity and one's horror. It is a great warning to young women. It is great emotional exercise to those who are older. And it is gratifying to those who are virtuous.

Also, it is a piece of interesting history to those of us who started our mental processes at the time of the war, or afterwards. Nobody would write a book like that now. Not that prostitution and all other ways of wickedness are pleasant to authors as themes for their writing. Not any more than they are unpleasant. They are just themes and what one sees in the world if one looks, and one might as well look without any emotional to-do.

So, Ward Greene, being that kind of a writer, tells his story of a prostitute with the precision and the imperturbability of a trained scientific reporter. Very much as Cora herself adds her Saturday night's returns on a Sunday morning. But one Sunday morning she said to her favourite police news reporter that it was a precarious business. He had just been telling her about a prominent clergyman's crusade against vice and that it was likely to affect the politicians. Neither of them could see why it should. But they decided to get into some business that would be safe from influences like these. Moreover, they estimated the American public as being more interested in negotiable commodities than in erotic effects. So, they decided in favour of selling something to the public that could be advertised. They tried one commodity after another until they made a fortune with a preparation that would cause dark skin to turn fair. Then they made another fortune with a mouth wash. In the meantime Cora had managed to be received into society, and was acknowledged to have saved several campaigns for humanitarian relief from failure in the district where she lived. She also saved one of the oldest families from financial oblivion by marrying the only son. But before she did this it was necessary to murder her partner. In fact, she murdered him while she was on her way to her wedding. It passed as a

(Continued on Page 10)



NEW PEER'S TITLE

It was recently announced in the "London Gazette" that Sir Hamar Greenwood, who was created a peer in Mr. Baldwin's resignation honors, will take the title of Lord Greenwood of Lambister, in the county of Radnor. The picture shows the Canadian peer and his wife.



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## The BOOKSHELF

(Continued from Page 9)

suicide. That is the end of Ward Greene's story.

You could not call it a great warning to young women. It might distress those who are older. Certainly it is no gratification to the virtuous. But there is this to remember—Cora Potts who thought she had no illusions, was possessed by the worst of them all—that she had won for herself something that was of such value as to merit campaigns and murder for its achievement—a place in the social estimation of her fellows. And all for so little a while as time is counted.

### Heroine Worship

"IDOLATERS", by Dale Collins; McClelland and Stewart, Toronto; 294 pages; \$2.00.

By HORACE BROWN.

ONE of these fine days the literary world is going to wake up to find that Dale Collins has written one of the most remarkable books of the century. If he can break away from that best-seller feeling, he will do just that.

The gifted young Australian author of "Ordeal", "The Haven", and "The Sentimentalists" has a genius for taking unusual and interesting characters and weaving them into remarkably twisting plots of the South Seas. In this latest he has outdone three previous works, though "Ordeal" still remains his greatest in point of romanticism.

A lovely mute girl and a dwarf who worships her to what almost amounts to idolatry, find themselves stranded in a Java town. A recluse-missionary, on his periodic drunk, takes a fancy to the freak contortionist and even more than a fancy to April Rose, the mute who poses as living statue on the stage. He offers to take them to his island home, and after much hesitation on the part of the dwarf, they accept.

Banjanata, the island, is the scene of a ruthless war between a Dutch planter, Pieter Pieters, and a Malay who calls himself "Sultan" and dreams of building a great Malay Empire once more.

Mr. Dave, the dwarf, considers himself an enemy of Courtney, the elderly missionary. He allies himself with the stolid Pieter Pieters, as he feels that he can circumvent the planter and keep his mute treasure to himself. An unforeseen complication occurs when Pieter falls in love with the girl and she with him.

Mr. Dave realizes his mistake. His best friend is Courtney. All his innate sense of worship transfers itself to the missionary, who in turn learns to love the queer little dwarf. But the missionary is an idealist who thinks of April Rose only as a saint.

The dwarf wishes to kill Pieter with a revolver which he carries on a chain around his neck. But Courtney shows him that it is wrong to kill. Therefore Mr. Dave plans to betray the Dutchman to the Sultan. The Sultan has burnt the planter's house down and Mr. Dave informs the former that the latter is defenceless. An attempt is made to kill Pieter but fails.

And now Collins shows his artistry: There is a Mrs. Rose, the mother of April. She comes on a steamer. Courtney recognizes her as the woman who drove him out of England and realizes that April Rose is his illegitimate daughter. Mr. Dave almost decides to kill Mrs. Rose, but remembers Courtney's trust in him just in time.

From then on the story moves swiftly. Mrs. Rose goes on a prolonged debauch and almost goes mad when she finds Courtney has destroyed all her brandy. She leaves for the village to find something to quench her thirst, taking April Rose with her. A crowd attacks her daughter, and in the supreme moment of her otherwise ugly, hateful existence, she gives her life to save her child.

The Sultan delivers his ultimatum to the planter. Pieters decides to leave. But Courtney is killed by the Sultan and a stone replica of him set up in an ancient Buddhist shrine. When the searching party of Pieters the dwarf, and April Rose, find the stone image of Courtney, April believes that it is her father who has been really turned to stone and regains her speech through the shock. But it is an ignorant Cockney girl's voice. Mr. Dave realizes that his former idol has feet of clay, that it was only her silence that had made her so golden. His love for Courtney is overwhelming. The Sultan appears and Mr. Dave kills the Sultan. He remains on Banjanata as a beneficent god to the easy-going Malays.

Dale Collins has not made the mistake of making his unnatural characters more unnatural. The dwarf talks as a dwarf should talk. His is the most lovable character that I have come across in fiction for a long time. Courtney is the dreamer, who

thinks that everybody is as good as he is. April Rose's gradual decline in the dwarf's estimation does not leave the reader with a feeling of pity for him. It rather leaves a feeling that he is well rid of her. Pieter Pieters is stolid and unemotional—the traditional Boer. Mrs. Rose is the most hateful creature that could possibly be penned. The Sultan is a shadowy, menacing enigma.

### Gigolo

"CHERI" by Colette; translated by Janet Flanner; Albert and Charles Boni, New York; 227 pages; \$2.50.

By T. D. RIMMER.

THIS novel deals with a phase of life usually conveyed by hints. Ostensibly, it is the story of a gigolo. What the reader receives from it is a vivid, relentless picture of ancient and outworn vice.

Cheri, the gigolo, is an amazing character who pirouettes through the pages, mincing with comical gait into the hearts of both old and young women. His naive vanity and prudence in money matters make him an intriguing, if exaggerated character. Madame Colette must have lingered over this creation and smiled a little as she did so.

But Cheri is only one of many strange characters. Madame Peloux, Lili, the Baroness—all posture and caper in the unkindly limelight. With them sophistication has long been merged in decadence. Some of the scenes featuring them are simply ghastly, especially the portrayal of a group of aged courtesans evilly clawing each other in polite sentences and nursing emotions which should have been forgotten long ago. There is an odor of mortality about these figures. One thinks instinctively of a sepulchre thrown open to the sun.

This reaction is a tribute to Madame Colette as an artist. She suffers no qualms to hinder her from revealing this decadent section of life. Neither does she dwell unnecessarily on lurid incidents. Her characterization is brilliant. As I have said, Cheri, the dainty youth, is so fantastic that one suspects comedy. He is, as one of the characters says, too good to be true. But in Lea, Madame Colette has created a magnificent creature who is a lioness among jackals. The concluding scene between her and Cheri is one of the best things in the book and brings to the surface a tragical quality which leaves on the reader a poignant impression.

This is a bizarre novel. It is utterly opposed to the Anglo-Saxon mind—no British, Canadian or American author could write of such a subject in a style so passionless. But alien as its subject is, it is a compelling book and one which will be enjoyed by all who allow a certain latitude to authors.

### Romance

"THE GOLDEN HIGHLANDER," by Theodore Goodridge Roberts; L. C. Page and Company, Boston; \$2.50.

By JEAN GRAHAM.

MORE than one hundred years ago, there came to the banks of the Waikadogan River in New Brunswick, a settlement of Highlanders, a band of proud, insolent, industrious and military Celts, ready for a dangerous and wearisome job or an ex-

hausting fight. The tolls of 1820 were such as needed just such dauntless spirits as were to be found among these settlers. Then there arrived the boldest spirit of them all, none other than Alastair MacIver, a golden-haired youth, whose strength proved equal to the hardest task and whose courage made him foremost in the fray. If it were adventure that Alastair craved, he got more than his share, for he was unlucky enough to arouse the enmity of several of the fiercest Highland settlers. Now, everyone knows that neither the Irishman nor the Italian can produce such relentless enmity as the Highland Scot. So, the young newcomer found that he had no bed of roses in his hut near the Waikadogan River. By the time that his foes had tried to drown him and set fire to his hut, Alastair came to the conclusion that his enemies really meant business and that he must surely bestir himself if he did not wish to pass away from this very interesting world. Of course there were women in this distressing scene:—and their beauty added complications to the devices of the hero's enemies. Also, there was a duel of the good historic kind—early in the morning with pistols of business-like type. There is really not a dull moment in this small settlement of long ago, and, even the aeroplane accidents and motor crashes of to-day can provide no such thrills as the mad descent of the rapids or the midnight raid in the forest. It is, indeed, a land of high adventure that we enter, and Mr. Roberts knows well how to tell a stirring tale of early days in his own province. We do not often ask for a sequel—but we would fain hear more of Alastair MacIver—the Golden Highlander.

### Passing Show

By Hal Frank.

Theme song for the British troops of occupation leaving Germany was apparently, "The Girl I Left Behind Me."

A move is on foot to delete accounts of sexual episodes from the Bible. This cannot of course be called modernization.

President Hoover has proclaimed his intention of making Washington bone dry. But what incentive will be left for men to enter public life?

It is debatable whether Premier Ferguson will be as successful in abolishing Latin as he was with that other dead language: "but is it safe to drink?"

This move for airy dress for men is all right, but think of a policeman wearing boy scout pants and a Byronic collar. What authority and dignity could he muster up in such a garb?

It is claimed that radio has increased popular appreciation of good music. It is a statement that seems a trifle ambiguous.

The situation was reversed in the Garden of Eden when the teacher gave an apple to her pupil.

Scraping of battleships would proceed more apace if a new use could be found for steel.

Dirty language being barred on the telephone, we suppose that when television is established, dirty looks will also be prohibited.

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## Canadian Picture Shows

By C. C. M.

LAST week at the art galleries of J. Merritt Malloney, 66 Grenville St., the public had an opportunity of seeing a small but well selected collection of the older and more academic representatives of art in Canada. Good craftsmanship rather than individual brilliancy marked the pictures shown in this exhibition, and a disinclination to depart from methods once found satisfactory. To be sure, few if any of the pictures were of recent production, and many of them go back as far as the early years of this century.

Among the best were the portraits and interiors of Kenneth Forbes, of which only two among the five or six shown were in the catalogue. One must regret here that so many of the pictures apparently included in the exhibit were not given any number on the list. "Francesca" among the portraits, and "The Ginger Jar" and "New Hats" are familiar and fine examples of Mr. Forbes' art, characterized always by a sensitive handling of whites and the more pleasing clear reds, greens, and oranges. As ever, one remarks on his careful adherence to the principles of the Dutch painters in his interiors, particularly in his manner of handling light.

André Lapine has some excellent studies of horses, charming in color and composition. Archibald Browne shows two of his best works, "A Mountain Hamlet," a vivid study in brown, gold and dark blue, contrasting with his other picture, "After showers, Lake Ontario," which with its tender greens and misty gold and

yellow makes one of the finest and most poetic harmonies from the brush of this very poetic interpreter of nature. Suzor-Coté's "Landscape, Arctabaska," displays his affinities with the French Impressionist school. "In Havana," by J. W. Morrice, is a rather welcome exotic note in this exhibit almost entirely devoted to Canadian landscape, and is as well a good decorative production in which Morrice's hazy color adds to the charm.

Horatio Walker's "Summer Pastoral" is one of his well-known subjects, a flock of sheep, St. Thomas Smith's water colors are refined in color and composition. The brown tones of Homer Watson's trees, the marines of F. McGillivray Knowles, and the barnyard studies of the late Mrs. Knowles are too well known in subject and treatment to require further comment. With relief one notes that there are few snow pictures. It is a formless subject at best.

THIS week the Malloney's Gallery is showing an exhibit of the work of John Cotton, the Canadian painter now residing in California. These are mostly mountain subjects, dangerous though tempting material for the painter. The lover of mountains must constantly regret that the effects he most enjoys, the loveliest of the ever changing colors and combinations, his favorite rocky peak fading into the blue haze only to stand next morning within hand's reach of his bedroom window, all this is just what can never be recaptured on canvas; not because of its elusiveness, but because of its very dramatic boldness. Within a frame, interpreted by almost any brush, the really lofty peaks become melodrama, or mauve sentiment, and those who cherish them must do so with no outside aid to the uncertain memory.

Let me hasten to modify this wail and lamentation by the statement that Mr. Cotton's mountains at their best are neither melodramatic nor sentimental. True, in this collection at least he has avoided the worst of traps, the glacier and the snowy peak. These, even for the best of painters, become ice-cream and huckleberry juice. But Mr. Cotton wisely prefers the glowing tones of the multi-colored rocks and the trees below. The best of his interpretations are those displaying boldness and an obvious rapidity of treatment, necessitated by the elusiveness of the momentary color effect. The two strongest pictures in the collection give witness of this, "Advancing Light" and "Mountain Barriers," in which the painting seems at first glance to have been done with a trowel, but where the subtleties of color are never for a moment sacrificed. A rare sensibility to the variations of shade and color is everywhere apparent. Yet more studied works, like "Morning-glow on Sierra's Peaks," or "Shadowed Aspens," are less tasteful in color analysis and less pleasing as painting. "Afternoon Light" is a charming pro-



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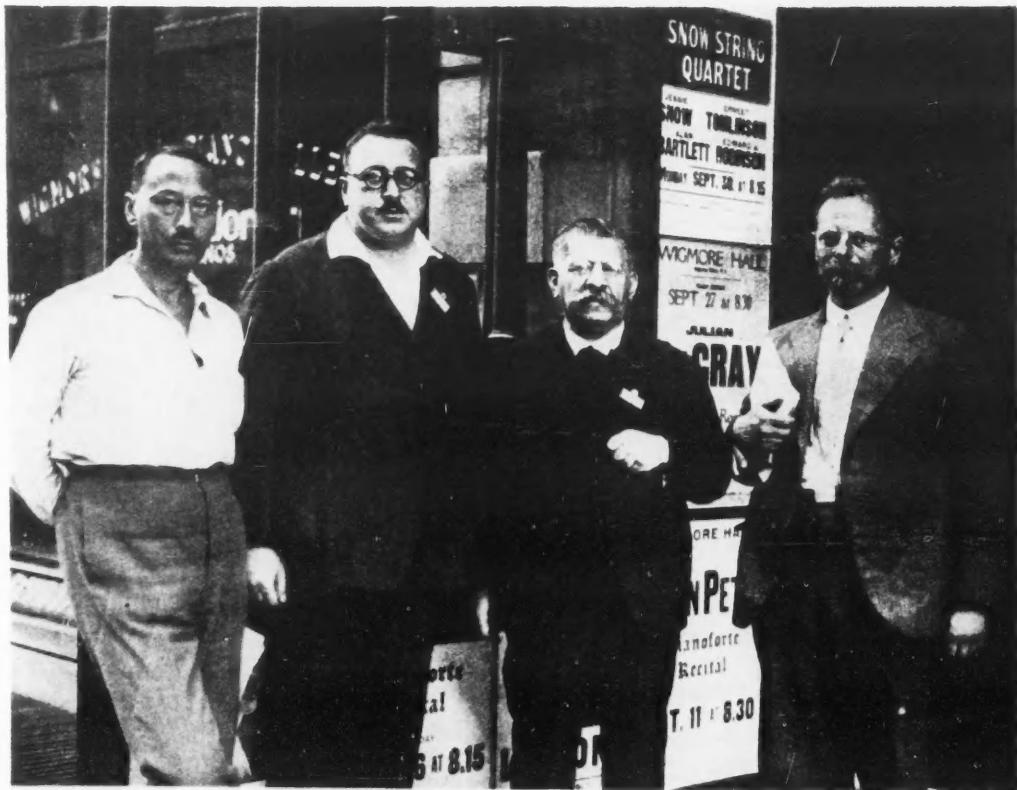
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A GROUP OF SEX REFORMERS  
A Sexual Reform Congress was held recently at Wigmore Hall, London. Delegates from all parts of the world were present. The photo shows—(left to right) Dr. Leinbach (Denmark); Dr. Norman Haire (London, Hon. Secretary); Dr. Hirschfeld (Berlin, President); Dr. Rosenthal (Berlin).

duction in unusual blues and greens, and several tree-studies are among the best shown; "Sunlight on the Sycamores," and particularly "Persian Carpet," aptly named, an excellent handling of the flat effects of light and color, without distance, that one finds so frequently in the clear air of the mountains.

With the paintings in oil are shown a group of colored aquatint etchings, all delightful in color and composition, though less striking than the larger works.

He—"You haven't said a word for twenty minutes."

She—"Well, I didn't have anything to say."

He—"Don't you ever say anything when you have nothing to say?"

She—"No."

He—"Well, then, will you be my wife?"—Cupper's Weekly.



## Turgeneff

MR. HENRY JAMES, who is exquisitely aware of the presence of others, has written of Ivan Turgeneff with astonishing candor. In his *Partial Portraits* a picture of the great, gentle Russian writer is slowly built up by strokes like smoke. There is much of his troubled melancholy, some of his humor, and, rare for Mr. James, distinct allusions to Turgeneff's attitude in the presence of the American-born novelist's work. Turgeneff cared little for criticism. It pleased him to know that his friends loved him and read his books. He did not read theirs; Mr. James admits that he did not pretend to read his, though the older man confessed to having found one of the novels written de main de maître . . .

There is no one who could give such intimate souvenirs of Turgeneff as Madame Viardot-Garcia. He was the family friend, the closest companion of her husband; it was an undisturbed intimacy for many years. His letters, the most eloquent, were written to Madame Viardot-Garcia, and to both he opened his mind about music. He knew Gounod, who often visited him and rolled about on his bearskin rug when he was in the travail of composition. It was at Courtauvencel, the country place of the Viardots, that Gounod met Turgeneff. Their liking was mutual.

Turgeneff knew the piano slightly, for he writes of having played duos of Beethoven and Mozart with a sister of Tolstoy. He counsels, in a letter from Spasskoïé, Madame Viardot to work at her composition. This gifted woman, singer, and pianist, admired

by Liszt, Heine, and half of Europe, occasionally found time to compose. "And now set to work!" cries Turgeneff. "I have never admired and preached work so much as I have since I have been doing nothing myself; and yet look here, I give you my word of honor that, if you begin to write sonatas, I will take up my literary work again. 'Hand me the cinnamon and I'll hand you the senna.' A novel for a sonata — does that suit you?" . . .

Guy de Maupassant relates that "Turgeneff used to bury himself in an arm chair and talk slowly in a gentle voice, rather weak and hesitating, yet giving to things he said an extraordinary charm and interest. Flaubert used to listen to him with religious reverence, fixing his wide blue eyes, with their restless pupils, upon his friend's fine face, and an-

swering in his sonorous voice, which came like a clarion blast from under that veteran Gaul's mustache of his. Their conversation rarely touched upon the current affairs . . . seldom wandered away from literary topics or literary history. Turgeneff would often come laden with foreign books, and would translate fluently poems by Goethe, Pushkin, or Swinburne."

Prince Krapotkin in his *Autobiography of a Revolutionist* thus describes Turgeneff: "His appearance is well known. Tall, strongly built, the head covered with soft and thick gray hair, he was certainly beautiful; his eyes gleamed with intelligence, not devoid of a touch of humor, and his whole manner testified to that simplicity and absence of affectation which are characteristic of all the best Russian writers. . . . His talk

was especially remarkable. He spoke, as he wrote, in images. When he wanted to develop an idea, he did not resort to arguments, although he was a master in philosophical discussions; he illustrated his idea by a scene presented in a form as beautiful as if it had been taken out of one of his novels." — From "Overtones," by James Huneker.

AMANULAH, who lost the throne of Afghanistan and finally went to Marseilles, got the fright of his life as his first experience in exile.

As he was being driven from the boat to his hotel, a large object came through the air and landed at his feet. He had dodged it successfully but as it hit the floor of the car the former king braced himself for an explosion.

It was only a thick department store catalogue which an enterprising

advertiser had tossed in so he might get the first whack at the royal pocket-book.

AN EXHIBITION to prove the feasibility of combining art with industry will be held in Stockholm in May, 1930.

All the leading garden experts of Sweden will contribute displays to the Stockholm exhibition of arts and crafts to prove that the home, no matter how humble or how elaborate, can be enhanced by properly arranged gardens.

The exhibition grounds will be laid out on wooded shores of a bay in Djurgården, the ancient royal deer park of Stockholm.

The saddest words of all the bunch: "If I'd only bought when I had that bunch!"



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## Sybil Thorndike's Beginnings

By Jean S. Muirhead

IT MAY not be generally known that Sybil Thorndike, noted British actress and the heroine in the film "Dawn" about which there was much controversy, was born and brought up in the sedate atmosphere of a rectory. She and her brother Russell were inseparable chums and shared all of childhood's joys, and sorrows, playing at theatre and circus and other gaudious and grown-up delights of which they knew nothing. Sybil was ten years old before she saw the inside of a theatre and the play (to which her father took her) was "The Private Secretary," which she thought "awfully funny." It was this experience which caused her to seek her mother's permission to clean out the store-room, permission willingly granted as Mrs. Thorndike was so pleased that her daughter was about to take an interest in household matters. However, cleaning out the store-room was merely the first step toward installing a little theatre there, with stage, curtains that pulled, and the family foot-

bath hung up for a thunder-sheet! Young Sybil was launched upon her life-work! Having such a nice thunder-sheet the children cast about for a suitable vehicle and finally decided to write a play themselves, which they called "The Great Thunderstorm of Central Africa." Parental restrictions forbade the flicking of the lights up and down for the "lightning" but the resourceful little actress-playwright easily got round that obstacle by announcing from the stage that the audience should blink their eyes fast! Her little brother used to peep through a hole in the curtain just to watch this fascinating sight of a row of people blinking fast. For oddly enough they always obeyed, she said.

The two had never tasted the rare delights of the circus until one day when they were playing in the garden the famous Dean Hole suddenly looked over the wall and asked them if they didn't know that the circus was in town and weren't they going? Sybil replied that they had considered the matter, but that their mother had forbidden it, saying there would be too many rough people in the tent and that they might catch chicken-pox. "That," returned the dean, "is exactly why my wife doesn't want me to go. But I'll tell you what! Why don't you two tag on to one of the lay clerks? I hear that they're going this afternoon. You can keep away from chicken-pox-looking people."

So they waylaid one of the tenors as he came out of matins. "The dean says you're to take us to the circus," they announced to that astonished young man. But he didn't do much of the taking, for when they reached the gates he went through the one marked "Adults only" while they passed through the children's turnstile. And after that he didn't see them again all afternoon! "We heard afterwards that he had missed evensong," relates Russell, "and I expect it was because he was trying to find us. But it was very silly of him not to look in the menagerie, as that was where we were most of the time."

They passed a clown having his tea who invited them to share it. He was eating kippers and offered them some, but this dainty they declined politely. They sat gingerly down on the sacred stools that the ponies did tableaux on and drank tea and chatted with the clown. It was "positively thrilling." But when they got home everybody was so fussy and young Russell was on the point of explaining that it had been the dean who first suggested the circus anyway, only Sybil stopped him with a look. Afterward she explained that it was more decent not to bring the dean into it. "Apparently," concluded her brother, "her idea of decency had no scruples about ruining a tenor but she jibbed at a dean." The reverend Mr. Thorndike then told his adventurous young folk that they must go to bed without their tea. They said they had had tea, thanks!

On Sybil's first journey across the Atlantic she and her brother, who was in her theatrical company, (the Ben Greet Players) made the acquaintance of "a man who for the next three years was one of our dearest friends in America." Miss Thorndike spoke to him first because she liked his face—he reminded her of her youthful idea of Rudolf Rassendyll in "The Prisoner of Zenda."

"We're going to America to act," she told him, "but Russell is only making acting his excuse, for he really wants to see the world so he can write."

"That's right," declared their friend heartily. "If I were an Englishman I would rather be a writer than anything, or if not that, a sailor. Your country has always possessed the best and the finest in those two lines and I believe it to be a great thing to excel in what your own country is noted for."

"What has America been noted for?" inquired the young girl.

"According to my theory, politics," answered their ship acquaintance. "For a young country our average has been high, I think. Of course I couldn't be a statesman, as I already am a professor. You two must come and see my university some time." He then gave them his name and address. It was—Woodrow Wilson, of Princeton.

"What a wonderful man he was. So simple, and yet so tremendous," Russell relates. "Sybil told him it was a great pity he couldn't be a king. But, he did become a king after all!"

## Antarctic Treasures

WHEN Captain R. F. Scott sailed on the *Discovery* for the Far South it was with the intention of reaching the South Pole. He attained this objective, but found that he had been forestalled by Amundsen, and the disappointed English party perished while returning to the

coast. The officers and crew of the *Discovery* which again sailed for the Antarctic recently, have no such dramatic purpose in view, but they hope to perform much useful if less spectacular work. Much of the coastline of the Antarctic continent has been mapped—so far as variable ice conditions permit of accurate surveying—but one part of the coast at which the *Discovery* will sojourn has not been visited for a century, and there is surveying work to be done. The geographical interest of the *Discovery's* operations will be subordinate to the geological interest: just as there is gold in Alaska and coal in Spitzbergen so also there may exist in Antarctica rich deposits of minerals, including, possibly, the rare metals which play a part in metallurgy. The exploitation of mineral wealth in a region covered by desolate expanses of snow and ice presents unknown problems, but a way has been shown by the whaling settlements which exist on the coast of the Antarctic continent and which are the centres of a thriving industry. The *Discovery* is better equipped than any of its predecessors—with laboratories for the examination of "finds" with an aeroplane (and catapult complete) to survey the land from the clouds, and with sounding apparatus and trawls to search the depths. Its trained staff will therefore be occupied with interesting pursuits throughout their stay.

Our idea of a difficult postion would be that of a conductor on that Manchuria railroad listening to contradictory orders from a Chinese and a Bolshevik boss.—*Moscow Telegraph*.

One way to abolish wars for all time would be to agree to postpone the next war until the World War debts are all paid.—*Nashville Southern Lumberman*.

Every time the Germans bob up at a reparations conference they take the attitude that they do not care who won the war as long as the Allies pay the bill.—*Indianapolis News*.

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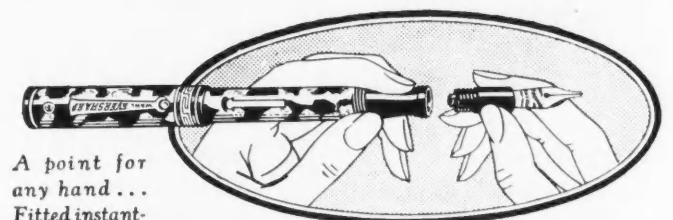
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3 strength

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Punchbowl (full)

Parsons Pleasure (mild)

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The "EverFresh" Tin is exclusive amongst Tobaccos to those made by John Sinclair Ltd., of Newcastle-upon-Tyne, England. (Established 1856). From Leading Stores Until your local dealer can supply, the Barneys 2-oz. "EverFresh" Tin will be found anywhere in Canada for 50c.

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**TILBURY'S GREAT NEW LANDING STAGE**  
The great new floating landing stage and new dry dock, just completed at Tilbury, so as to admit ocean going liners, for quick dispersion of passengers and cargo.

## Curiosity of the Census

PLANS for taking the next British census in 1931 are now being prepared by the Registrar-General, who is steadily at work in his office at Somerset House. One of the questions of special interest, to which the Minister of Health has promised to give careful attention, is that of the housing statistics. The 1921 Census apparently revealed that there were over 600,000 people in England and Wales occupying one room per family. This statement, so boldly expressed, has given rise to a good deal of misapprehension, especially abroad, where the figures have been quoted in order to show how lamentable is the state of overcrowding in slum areas in this country. Examination of the Census Report reveals, however, that the figures do not bear the meaning attached to them in some quarters. A "room" means the "usual living room." This includes bedrooms and kitchens, but excludes sculleries, lobbies, landings, closets, bathrooms, or any warehouse, office, or shop room. A single woman earning her living in some city office, or a bachelor, may occupy a small flat which consists of one room only in the Census meaning of the word, but in such cases there is usually an adjacent apartment in which is a small stove for cooking, and perhaps a tiny bathroom. A single woman, a widower, a widow, a bachelor, or an aged couple living alone under such conditions are included in the total of the 600,000 families said to be living in one room. The conditions of such persons are in most cases thoroughly comfortable, and involve no overcrowding.

## A Great Soldier

GERMANY'S list of illustrious war leaders has not been so rapidly thinned as our own since the Armistice, but with the death of Marshal Liman von Sanders that country has lost a truly great soldier. He had but limited opportunity to prove his real worth, compared with Hindenburg, von Falkenhayn, and Ludendorff, with whom the Marshal was never on cordial terms. Perhaps that explains his partial elimination. Von Sanders, it is held in military opinion, was one of the most skilled generals engaged in the War. Certainly his adaptability to overcome difficulties and his powers of organization under trying circumstances will bear comparison with the work of the best soldiers on either side. The military mission which he led in 1913 to Constantinople was not an easy one, for he found the Turkish Army in a deplorable state. The men had no morals, were but scantily fed, their uniforms were in rags, no pay was forthcoming and had not been for months. Even the Turkish Staff was incompetent. To improve these defects in a few months meant very plain speaking to Enver Pasha after von Sanders had been made a Marshal of the Turkish Army and its Inspector-General, and consequently he had few friends in Turkey. Yet his will to overcome difficulties triumphed, despite the drawback of tactlessness in telling the Turks the plain truth. Ably assisted by German Staff officers and both Austrian and German war material, he was able to secure the defense of Gallipoli. The Marshal was generous in his estimation of the British troops and their valour, if critical of the delays in our attacks. He earned, therefore, the respect and esteem of his foes.

## Small Arms and the Parson

THE memory of a man who, although in Holy Orders, played a leading part in the development of modern munitions of war, is soon to be perpetuated in the Tower of London. A tablet is being erected there to recall the association with that

fortress of the Rev. Alexander John Forsyth, M.A., LL.D., the inventor of the percussion lock for small arms. Forsyth was born on December 28, 1768, at Belhelvie, Aberdeenshire. He was educated at King's College, Aberdeen, ordained at the age of 23, and appointed to the parish church of his native town. Arms and implements of war generally appear to have fascinated him. In 1800 he produced a detonating powder, for the secret of which it is said Napoleon offered him £20,000. But this he refused, and, following a series of successful experiments with detonating compounds, he was invited by Lord Moira, Master-General of Ordnance, to work upon the production of percussion locks, and to carry out his efforts at the Tower. After several years he was successful, and, in 1807 patented a percussion lock for small arms, and also produced one for three-pounder guns. It seemed, indeed, that Forsyth was too successful, for his achievement appears to have resulted in exhibitions of both envy and resentment, and some months later, while still experimenting at the Tower, Lord Chatham ordered him to leave. This was a severe blow to the young inventor, who thereupon returned to his ministerial duties in Scotland, but continued to work with the limited resources

which were at his disposal there. In 1834 tests on his percussion lock resulted in the final approval of the invention, and two years later an issue of the experimental arms was made to the 3rd Grenadier Guards and the 1st Coldstream Guards. Afterwards percussion rifles were generally adopted for use in the British Army, being first employed in action by the Second Battalion of the Border Regiment (55th) at Amoy in 1841.

NATURE'S ways are simple and obvious, so obvious and simple that folk cannot believe that so kindly and transcendental a creature as man can possibly be expected to conform himself thereto. . . . This it has become the unfortunate fashion for man to argue, and act, as though Nature were his worst enemy. . . . The real source of his strength, both external and internal, his muscles, he seldom exercises save when he must, because, forsooth, he is afraid of "wearing himself out." Exercise is not only the greatest upholder of health; it is also the greatest restorer. Modern man is microbe mad. The real Devil of the Middle Ages has changed his shape and become microscopic. In his present subtle incarnation he is a germ, and the phylacteries used against him are called antiseptics. The worship of the microbe and consequent cult of antiseptics is another expression of man's stupid want of faith in Nature. —"Growing Old Gracefully." By Leonard Williams.

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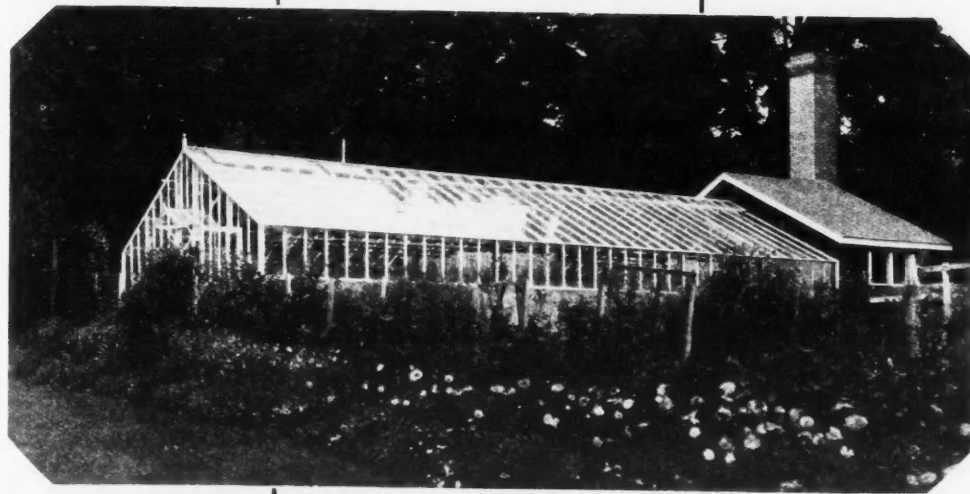
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### THE CANADIAN BANK OF COMMERCE

Tenders will be received by the undersigned at the Head Office of the Bank in Toronto for the whole or any portion of approximately four thousand three hundred (4,300) shares of the par value of \$100 each of the new stock of The Canadian Bank of Commerce.

The shares represent those portions of the issue (which the Board of Directors determined to offer to the shareholders of the Bank by resolution passed on the 28th March, 1929) which were not allotted by reason of the prohibition of the Bank Act against fractions and which were allotted but not accepted by the shareholders. The shares will rank for dividends from the 15th day of October, 1929, provided payment in full has been made by that date, and will be entitled to share in any bonus which may be declared after that date. Receipts will be issued at the time of final payment exchangeable for regular stock certificates on and after the 1st of November, 1929.

Tenders must state the price per share offered and be accompanied by a certified cheque for 10% of the amount. In case a tender is accepted the balance will be payable on the 15th day of October, 1929.

Tenders will be received up to 3 p.m. on Wednesday, the 9th day of October, 1929, and should be marked "Tender for Capital Stock" and addressed to the General Manager, The Canadian Bank of Commerce, Toronto.

The Bank shall not be bound to accept the highest or any tender.

BY ORDER OF THE BOARD.

S. H. LOGAN,  
General Manager.

Toronto, 20th September, 1929.

## PEOPLE AND EVENTS

CONDUCTED BY THE FLANEUR

WHEN a man breaks into fulsome praise of another man's physical attractions, the world looks up in surprise. It is all the more surprised when it finds that the enthusiastic speaker is none other than Great Britain's Chancellor of the Exchequer, Right Honourable Philip Snowden. The words used in laudation were: "He is a man who might have stepped out of the frame of the portrait of the most handsome courtier who ever graced the court of a queen." When such praise is uttered, one's fancy at once runs back to the days of Good Queen Bess; and the gallant figures of Sir Walter Raleigh, Sir Philip Sidney and Robert, Earl of Leicester, seem to emerge from the mists. The man concerning whose charms Mr. Snowden has waxed so eloquent is none other than Mr. Montagu Collet Norman, who has been for nine years Governor of the Bank of England. Mr. Norman is a bachelor, but has given his love to the Old Lady of Threadneedle Street, as the Bank of England has been called for many a year. In fact this object of Courtier Norman's devotion is just two hundred and thirty-five years old — as the London Press reminds us. Nearly all school-children in the British Empire know the saying, as safe as the Bank of England, and believe in it thoroughly. Through all the storm and stress of the Great War, the Bank of England stood like a good grey rock, above the clamour of the waves of high finance and maddened militarism. Recently, there has been much talk about gold reserves. The discount rate of the German Institution, the Reichsbank, stood at seven-and-a-half per cent., the Bank of France's rate was three-and-a-half, the U. S. Federal Reserve Bank suddenly raised its rediscount rate to six per cent., and even the British bankers became nervous. Then it was that Governor Norman broke the rule which he has observed inflexibly for nine years — to make no direct statement of the policy of the Bank of England. During the second week of August, brokers and bankers were clamouring at the governor's door, when suddenly Mr. Norman stood before them. "What are you waiting for?" asked Montagu Collet Norman. "There will be no change in the 'Bank of England rate this week!'"

Now we believe Mr. Snowden is right and that Mr. Norman is a close imitation of Apollo. But he may be a gargoyle if he will only guard Britain's gold reserve.

SOMEONE was talking last week of a musical comedy which was popular during the Boer War, which contained such lyrics as "Listen To The Band" and "O Sly Cigarette". "How times have changed," said a white-haired gentleman, "in those days very few girls used cigarettes." "Even yet," said a woman in a tweed sports suit, "the Canadian woman is not nearly so fond of smoking as the English woman or the American."

Away down in North Carolina where cotton and tobacco make the fortunes of the State, there is a dissension about the cigarette which threatens the peace of the City College of picturesque Asheville. Dean Henry Learned of that institution recently gave students (including girls) permission to smoke in the college building between classes. An indulgent Board of Education planned to dismiss Dr. Learned. A committee of parents and students planned to retain his services. The Dean calmly explained: "If nobody smoked cigarettes, what would happen to the public school system of North Carolina?" This is the biggest cigarette-producing state in the Union.

The Board of Education did not answer this question. After parents and students were put out of the room, the Board voted to dismiss the Dean and elected Professor Wilson from Hampden Sidney College, Virginia. At most colleges, says a Chicago journal.



THE OVERNIGHT CAMP AT SUNRISE ROCK, CAMP FRANKLIN, GEORGIAN BAY.



JOSE ITURBI  
Noted Spanish pianist who will appear at Massey Hall on Oct. 18th, at the first of the Philharmonic concerts for this season.

list, the problem of cigarette smoking between classes is solved without any action by the college. Signs warn: "No smoking in this building—order of the board of underwriters".

So the stern demands of insurance policies come in conflict with the devotion of the worshippers at the shrine of My Lady Nicotine. It really seems as if the trouble at Asheville in the Land of the Sky were no more than a wreath of smoke, which the first brisk breeze will drive away to the Country of the Carefree.

IT WILL be an interesting meeting in October when President Hoover and Premier MacDonald meet in friendly conclave to discuss disarmament and such anti-war measures. James Ramsay MacDonald, sturdy Scot and Leader of Labour, will find an understanding hearer in Herbert Hoover, Republican Chief and Quaker. They are well-mated in type and temperament, far as California may seem from Lossiemouth. It will be a meeting of great import, for Empire and Republican and for the great world outside which awaits with eagerness the day when the sword shall be beaten into the ploughshare and the spear into the pruning hook. Social Washington has been wondering how the war of the hostesses would settle itself—whether Mrs. Gann or Mrs. Longworth would come next to Mrs. Hoover. However, the title goes by default this time, for the Speaker and Mrs. Longworth will be absent from Washington during the MacDonald visit. So this struggle for social supremacy is indefinitely postponed.

An *entente cordiale* between Britain and the United States would undoubtedly be the greatest assurance for that world peace, towards which the nations are striving. Mr. Hoover knows Europe better, perhaps, than any other American president and yet his sturdy Americanism cannot be doubted. Premier MacDonald is sincerely democratic in political principles, but is emphatically British in sentiment. These men, sincere in their patriotism, and also sincere in their desire for world concord, ought to be able to devise some effective plan for disarmament. Of their personal sympathy there can be no doubt, for "There is neither East nor West, Border nor Breed, nor Birth, When two strong men stand face to face, though they come from the ends of the earth."

THAT sprightly lady, Mrs. Aimee Temple Macpherson, has had a spectacular career as evangelist, and has a curious facility for becoming kidnapped and achieving a feverish publicity. She belongs to Canada by birth, but her native town does not seem anxious to advertise her as a famous daughter. She continues her

evangelistic career with commendable zeal, and those who have heard her declare that she is a highly magnetic speaker. Her temple at Los Angeles is a witness to her power to attract hearers to her meetings and also to extract large contributions from those who listen to her message. In the city of Denver, this lady has recently been holding highly successful meetings. In the course of her appeal, one evening, she asked those who were willing to contribute one dollar in the combat against the Evil One, to declare their intention. There was little response. Then the lady directed her bandmen to play "The Star-Spangled Banner." The audience arose as one man, and a collection was promptly taken from the standing volunteers.

ALL the world in recent years seems to have taken a fancy for swimming. And still the story goes on of feats which astonish the public. One of the latest concerns a young and plump Dutch girl, Corry Liebbrand, who swam for over thirty-seven miles in Lake Geneva last summer, finally reaching the city of Geneva, itself, more famed for political or international conventions than for use as a swimming terminal. The Dutch girl is the first person to accomplish this feat, although several nautical experts have made the attempt from Lausanne to Geneva. As the beautiful blue lake, known to hosts of tourists, is fed by Switzerland's snows and icy springs, one does not envy the lady from the Netherlands her experience;—and can only marvel at the physique which proved equal to such an ordeal.

EVER since the Great War, the fortunes of nations rise and fall with such suddenness, that it is almost difficult to surprise the public. In fact, as a vivacious Irishman has said, a Crowned Head may wake any morning to find itself off. Recently Europe has awakened to the fact that the country of Algeria in Northern Africa is experiencing a kind of industrial revival. It is said that Mussolini has his eye on Algeria; but, so far, that country has escaped his actual interference. Curiously enough, in an age of "dry" campaigns, Algeria has lately manufactured a new light wine, said to be golden in colour and original in flavour.

R 100, the world's biggest airship, will shortly undergo her final tests in the huge shed in which she is being constructed at Howden, Eng., and she will probably take the air towards the end of next month and fly to Cardington. Squadron Leader Booth, who will assume command when the R 100 is airworthy, has been at Howden a few months. His craft may be fittingly described as the "Mauretania of the air," for she is about as big as that record-making veteran. Commander Sir Denistoun Verney, who has had the personal supervision of the Airship Guarantee Company's construction of the R 100, states:—"I am perfectly satisfied with the progress made. We have made preliminary tests of the engine this week and they were satisfactory. There are more tests to be made, and until they have been carried out in the shed I cannot say anything as to when she will take the air. I am hoping she will not be very long in doing so. I have inflated her 70 per cent., and when the remaining 30 per cent. of gas is put in that will be the last touch, and she will be ready." The airship, which has an actual displacement of 156 tons and a capacity of 5,000,000 cubic feet, is at present floating in the air with a bare four feet between her and the top of the shed. The envelope around the expansive framework of the hull is sealed. Twenty tons of ballast prevent her rising still higher, and almost hourly observations are taken as to her exact position in view of the effect of the heat on the hydrogen in the sixteen gas bags. She is secured to a mooring cone suspended from the roof, similar in design to the top of a mooring mast. The gangway is ready to be slipped down for passengers to go on board. Her future home will be at the top of a mooring mast.

WILD animal life in Africa is disappearing "at a rate that would astonish the most casual observer." This is the regretful conclusion of Mr. Cherry Kearton, the pioneer of big game photography, in his latest book, "In the Land of the Lion." "The reason is, to a large extent," he says, "the introduction of the motor-car as an aid to the weekend sportsman. In the old days the number of miles that a man could march limited the number of animals that he could shoot; but to-day he can travel many times that distance by car. During the last

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Apply at once.  
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### FOUNDERS INVESTMENT TRUST LIMITED

PREFERRED DIVIDEND  
NOTICE

NOTICE is hereby given that the Directors of Founders Investment Trust Limited have declared Quarterly Dividend No. 7 of 1% on the Preferred Shares of Founders Investment Trust Limited, payable October 15th, 1929, to Shareholders of record September 15th, 1929.

A. W. BEAMENT, Secretary.  
Ottawa, September 19th, 1929.

### COMMON DIVIDEND NOTICE

NOTICE is hereby given that the Directors of Founders Investment Trust Limited have declared Quarterly Dividend No. 2 of 1% on the Common Shares of the Capital Stock of Founders Investment Trust Limited, payable October 15th, 1929, to Shareholders of record September 15th, 1929.

A. W. BEAMENT, Secretary.  
Ottawa, September 19th, 1929.

### Canadian Industrial Alcohol Company Limited

DIVIDEND NOTICE

Notice is hereby given that a dividend of thirty-eight cents (38c) per share has been declared on the Voting and Non-Voting Capital Stock of this Company for the quarter ending 30th September, 1929, payable 15th October, 1929, to shareholders of record at the close of business on 30th September, 1929.

By Order of the Board,  
J. GIBSON LAWRENCE,  
Secretary.

### English Electric COMPANY

of Canada, Ltd.

Dividend Notice

Notice is hereby given that the regular quarterly dividend of seventy-five cents (75c) on the Class "A" Stock of this Company has been declared for the quarter ending Sept. 30, 1929, payable Oct. 15th, 1929, to shareholders of record Sept. 30, 1929.

By order of the Board,  
A. MUNDY,  
Secretary.  
Toronto, Sept. 19, 1929.



## Silverwood's Dairies Limited

### Notice of Dividends

#### PREFERENCE STOCK

Notice is hereby given that a quarterly dividend of 1 3/4%, being at the rate of 7% per annum, has been declared on the Preference Shares of this Company, payable October 1st, 1929, to shareholders of record as of September 25th, 1929.

#### No Par Value Stock

Notice is hereby given that a dividend of twenty-five cents per share on the Class "A" or Ordinary Fully Participating Shares, and the Common Shares of this Company, has been declared payable Oct. 1st, 1929, to shareholders of record as of September 25th, 1929.

By order of the Board.

J. H. GILLIES,  
Secretary-Treasurer.

London, Sept. 23rd, 1929.

## KING EDWARD HOTEL COMPANY, LIMITED

### NOTICE

#### COMMON STOCK DIVIDEND

A Dividend at the rate of \$1.50 per share has been declared by the Board of Directors on the Common Stock of the King Edward Hotel Company, payable October 1st, to Shareholders of record at the close of business, Saturday, September 14th, 1929.

By order of the Board of Directors.  
D. H. McDUGALL,  
Secretary.

## MOUNT ROYAL HOTEL COMPANY, LIMITED

### NOTICE

#### PREFERRED STOCK DIVIDEND

A Dividend at the rate of \$1.50 per share (1 1/2%) has been declared on the Preference Stock of the Mount Royal Hotel Company, payable October 1st to Shareholders of record at the close of business on Saturday, September 14th, 1929.

By order of the Board of Directors.  
D. H. McDUGALL,  
Secretary.

## Orange-Crush, Limited

### Notice of Dividend

"A" PREFERRED: Notice is hereby given that a quarterly dividend of 1 1/4% has been declared on the "A" Preferred Capital Stock of this company, payable October 1st, 1929, to shareholders of record September 20th, 1929.

"B" PREFERRED: Notice is hereby given that a quarterly dividend of 1 1/4% has been declared on the "B" Preferred Capital Stock of this company, payable October 1st, 1929, to shareholders of record September 20th, 1929.

### Second

## Diversified Standard Securities, Limited

### PREFERRED DIVIDEND NO. 2

NOTICE is hereby given that a dividend of one and three quarters per cent (1 3/4%) on the fully paid up Preference Shares, for the quarter ending September 30th, 1929, and being at the rate of seven per cent (7%) per annum, for the time so paid up, for the current quarter, has been declared payable October 15th, 1929, to shareholders of record September 30th, 1929.

By order of the Board.  
A. G. TIERNEY,  
Secretary.  
Montreal, September 17th, 1929.

## Diversified Standard Securities, Limited

### PREFERRED DIVIDEND NO. 9

NOTICE is hereby given that a dividend of two per cent (2%) on the fully paid up Preference Shares, for the quarter ending August 30th, 1929, and being at the rate of eight per cent (8%) per annum, for the time so paid up, for the current quarter, has been declared payable October 1st, 1929, to shareholders of record September 10th, 1929.

COMMON DIVIDEND NO. 4  
NOTICE is hereby given that a dividend of 15 cents per share on the Class "A" Common shares has been declared payable October 1st, 1929, to holders of record September 10th, 1929.

By order of the Board.  
A. G. TIERNEY,  
Secretary.  
Montreal, September 17th, 1929.

### DIVIDEND NOTICE

## Alberta Wood Preserving Company, Limited

Notice is hereby given that the regular quarterly Dividend of 1 1/4% on Preferred Stock, payable October 1st, 1929, has been declared by the Alberta Wood Preserving Co., Ltd., and will be paid to Shareholders of record as at the close of business, September 20th, 1929.

(Signed) T. L. MILLER,  
Secretary-Treasurer.

## Provincial Paper Limited

Notice is hereby given that Regular Quarterly Dividend of 1 1/4% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED, payable October 1st, 1929, to Shareholders of record as at close of business September 15, 1929.

(Signed) W. S. BARBER,  
Secretary-Treasurer.

25 years I have made many expeditions into this country, and always my object has been, not to kill animals but to study and photograph them . . . I have no criticism of the traveller who shoots for the pot or to defend himself against unprovoked attack. Nor is my major criticism against the serious-minded big game hunter who, whatever he does, has no love for indiscriminate killing. But I condemn the local resident who shoots a zebra in order to get 5s. for its skin, and kills the harmless hippo, bobbing in the water, because he wants to test his marksmanship." One of the animals most quickly disappearing is the elephant, "a mild-mannered creature desiring above all things to be left in peace." "I am certain," writes Mr. Kearton, "that if there were still in the world a tract of elephant-inhabited country where the white man had never penetrated, I could walk there and watch and photograph without the slightest fear of molestation. But it is not so in Central Africa to-day. Naturally the elephant does not distinguish between the white with a camera and the white with a rifle." The elephant will not hesitate to come for the white visitor, who needs to remember that "his speed is such that he can overtake a car going at 20 miles an hour." Even if the white man scrambles up a tree he will not escape an irate elephant, which will push his great weight against a tree until it falls.

### SANDRINGHAM means home to the

King, in the same sense that Balmoral meant home to Queen Victoria and Sandringham itself to King Edward and Queen Alexandra. Sandringham Palace is the King's official London residence, and he delights in its spacious grounds and in its historic treasures and associations; but he was practically a stranger to it until his accession, for in Queen Victoria's time it was seldom occupied, and during King Edward's reign, as heir to the Throne, he lived at Marlborough House. Sandringham, therefore, is essentially the King's home, and within its confines the greater part of his life and the happiest of his days have been spent. If he could have followed his personal inclination, as opposed to the advice and considered opinion of his doctors, he would have gone direct to Sandringham in the spring for recuperation instead of to Bognor. His Majesty can have only dim recollections of his Royal parents' first occupation of Sandringham, for he was five years of age when the stone bearing the following inscription was set up above the main entrance: "This house was built by Albert Edward, Prince of Wales, and Alexandra, his wife, in the year of our Lord, 1870."

IF A suggestion put forward by Sir Arthur Conan Doyle is adopted, the police force of the future may have a clairvoyant on the detective staff to assist in unravelling knotty crime problems. In every case of a mysterious nature the clairvoyant should be used, said Sir Arthur in an interview. They can find clues which the police cannot. The proper term really is psychometrist. It has nothing to do with spirits. It is entirely connected with the medium's own latent powers. I will give you an example of help that might be given in unravelling a murder mystery. A bloodstained knife is found. You call the psychometrist, who inspects the knife and the scene of the crime. He says to the detective in charge of the case "I have a strong impression of a man with a long black moustache. He is wearing a brown suit." That gives the detective something to work upon, and he has a much better chance of reaching the culprit.

In an arsenic mystery such as the Croydon case I should have tried this method for clues, but here it would be very difficult (continued Sir Arthur). There would be the possibility of, say, a beer bottle from which the poison was thought to have been taken giving an impression of some perfectly innocent servant girl, or someone who had carried the bottle. There is a case I can quote as evidence of the usefulness of my suggested branch of crime detection. In the Alloway case, I have been told, the number of his car was given by a clairvoyant. No notice was taken of it but a month or two later, when the car was found it was established that the clairvoyant had been right. Alloway was hanged for the murder at Bournemouth of Miss Irene Wilkins, whom he enticed from London by a reply to her advertisement for employment. He used his employer's motor car to drive her to the scene of the crime. The Germans have got ahead of us, said Sir Arthur. These such methods are tried. We should do the same—give the idea a test.

THE father of the House of Commons held a little court on one end of the terrace one afternoon recently, and men of all parties attended it with friendly informality. Mr. O'Connor sat in a wheeled chair,



A GIFT TO THE DOMINION ARCHIVES  
Bust of Charles James Fox, by the English sculptor, Banks—1735-1805, presented to the Archives Department of Ottawa by James Kerr-Lawson, the well-known Scottish-Canadian painter, whose two fine war pictures, The Cathedral at Arras, and the Cloth Hall at Ypres are among the War Memorial pictures in the Parliament Buildings, Ottawa. The presentation of the Bust to the Archives' Department was made through the medium of Dr. Adam Shortt of Ottawa, who was in London, and who brought it to Canada. The bust, which is of great value both artistically and historically, has not yet been handed over officially to the Archives but may be seen in Dr. Shortt's office at the Archives. Kerr-Lawson spent a winter in Ottawa many years ago and has always cherished the memory of the Capital on that account. This presentation bust was made from the original cast or mold, and the large one in London is an enlarged reproduction, which makes this one all the more valuable.

obviously bearing his weight of years not lightly. Even the small effort of placing his gold snuff-box on a table and recovering it for frequent "refreshment" seemed to tax his powers, and while Mr. MacDonald and Lord Birkenhead and Mr. Macpherson were addressing him in terms of affection he furtively flicked tears from his cheek. Yet when he came to reply, he brightened up and obviously enjoyed himself. The occasion was the formal presentation of a fund that has been subscribed by fellow-Parliamentarians and other friends to provide for the veteran's evening days now that he no longer commands the pen of a ready writer. Lord Birkenhead did not mention the amount of the gift, but he spoke warmly of the spirit in which it has been given. Many were invited to contribute; not one refused. Mr. O'Connor has sat in the House of Commons continuously since 1880. Mr. Gladstone had just formed a Ministry, and the Conservatives, led by Beaconsfield and Sir Stafford Northcote, were in opposition. Among those who supported the re-election of Mr. Speaker Brand was Lord Frederick Cavendish, soon afterwards to fall a victim to Irish assassins in Phoenix Park. Charles Bradlaugh, newly elected for Northampton, presented himself at the Bar of the House to argue his right to "affirm" in preference to taking the ordinary Oath of Allegiance, while Parnell was becoming a power in Parliament.

THE familiar phrase "Entered at Stationers' Hall" has been obsolete since the Copyright Act came into force seventeen years ago, but the Fraternity of Stationers of London, from whom Shakespeare obtained official approval of "a book called Hamlet" and other of the immortal plays, still carries on the work of encouraging good printing and the art of letters. Their home is an ancient building off Ludgate Hill, fair to look upon within and without, but subject to such devastation by the death-watch beetle as recently to require extensive repairs. It was found on investigation that the principal timbers supporting the roof over the banquet hall, where Barrie was once the guest of honour, had been weakened by the attacks of the beetle, and a method of preservation similar to that applied to the roof of Westminster Hall had to be used. That is to say, steel trusses were put in behind the old woodwork which, while relieving the timbers of the load, left them in position. When the old roof had been thus supported the decayed wood was cut out, the remainder treated with insecticide, and new portions inserted in keeping with the original design.

FEARS for the future of the "Old Vic," the famous Shakespearean Theatre south of the Thames, which is threatened with extinction by the new Charing Cross Bridge scheme, have been allayed by the prospect of the theatre being rebuilt on an adjoining site. It is unfortunate for the "Old Vic" that it should be in the way of a great scheme of public improvement, for in recent years over £30,000 has been spent on it to meet the requirements of the London County Council, and now it has to face another change of fortune. Its disappearance would be regarded as a calamity by a large public. It is unique among London theatres, both as playhouse and opera house, and



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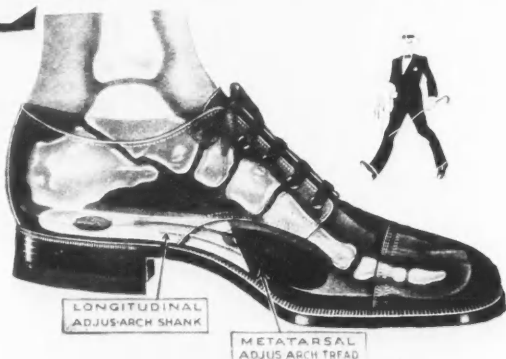
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## Getting Lost in the Woods

Canadian Painter Discovers Easy Way by Actual Experiment

ROBERT Holmes, painter of the Canadian wild-flowers, has just returned from a sojourn at Camp Cayuga in the wilds of Northern Temagami where he has been hunting up the wild things that grow there. We found him explaining to some of his friends his latest method of losing himself in the woods and illustrating his story by means of a diagram.

We reproduce the diagram herewith and give the interesting story in more or less his own words.

It's easy as slipping on a banana peel. In a general case like this, (fig. 1) leaving camp and keeping the water on his right as far as A and

pass had told him that he was heading north-east when he knew perfectly well that the camp end of the island was south-west from all other parts, he might have begun to realize something. But in this case there was no sun and no compass and the intellect involved seems almost negligible since I can be lost in Rosedale—perhaps even on a billiard table.

Of course, with the water setting friendly limits to one's wandering, this whole incident is simply a joking matter with the joke on me. Under slightly different circumstances, however, it might have been quite otherwise, and, recognizing the ever-pres-



deciding to return, one may (1) face about, keep the water on his left and return along the shore by which he came, or (2) he may cut across the island to B, keep the water on his right and return along the other shore.

But, as Bunyan's Christian found, there are "turnings and windings by which a stranger may lose his way." Not all islands are small and regular like that in fig. 1, and mine, in the present case was rather large and had irregular projections. It was one of these irregularities that "lost" me. Referring to fig. 2—I set out from camp following a zigzag course in chasing up one thing after another that attracted my eye, but always careful to keep the water on my right. Finally, reaching the point C and feeling that I had had enough for that day, I was about to return on the course by which I had come when I noticed that Bob, a handsome Collier who always insisted upon accompanying me, was nosing off at right angles to our course and, as I supposed in the direction of AB of fig. 1. I called him back but just then, noticing the water through the trees not very far in front and supposing that I had come to a very narrow part of the island, I decided to make my way across and return by the other shore. So, from C I cut across at right angles to the water along which I had come, but of course, instead of crossing the main body of the island I had crossed a comparatively small arm of it, perhaps half a mile wide, and arrived at E. Then, assuming that I was at D, on the other side of the island, and keeping the water on my right, I unwittingly rounded the arm again and was soon cheerfully on my way in the direction F and getting farther from camp at every step. The reasoning throughout was quite all right but the premise upon which it was based—that all islands are like those in a modernist picture—was all wrong. If I had gone a little beyond C, to G for instance before deciding to return, the very same procedure would have brought me to D and got me home in time for supper. As it was I was lost.

Now to one who learns his woods in the sunny school of experience the rounding of that arm without being aware of it may seem almost ridiculous. One would not be likely to do it in even a large city park nor on a bare island where the contour of the shore is always in evidence, but in the thickly-wooded "wilds" where one seldom sees the shore-line and where the water or the sky shows through only in small and intermittent patches, and picking one's way over tumbled rocks and through tangled and rather dense undergrowth, it can be done by almost anyone having any aptitude for it, especially if he is not hampered by the sun or a compass or an intellect checking him up. I suppose that if one found the sun shining in his face when it should have been at his back or if a com-

ent possibility of a sprained ankle and the many other mishaps that may befall even a careful person, one finds oneself indisposed toward giving the woods long odds. And, in the way of material safeguards, there seems to be no excuse for not having at least a compass and some chocolate bars in one's pocket when going for even a short stroll in a strange woods.

The outcome? Well, the director of the camp, it happens, is the son of my old friend, the late S. T. Wood, author of the "Rambles of a Canadian Naturalist" and, scenting a misadventure on my part, he climbed the rocky heights near camp whence was issued a series of vigorous halloos that reached my distant ear. Moreover, with a wisdom and resourcefulness worthy of his father, he had despatched two canoes, one to patrol each side of the island and, a little before dark, one of these came up with me in the neighbourhood of the point F. I tumbled into the canoe and a loon gave us a merry ha ha as we took to the water. Bob was refused admission but we kept in touch with him as he journeyed overland and he was the first to welcome us when we reached camp. Inquiring about supper for Bob I was interested in learning that he was given only one meal a day, and he had already drawn that day's allowance. I happen to know, however, that he got a little extra touch in celebration of this special occasion and he was around at my tent by daybreak the next morning ready for another expedition.

AFTER four years' protection, walrus and sea lions in Alaskan waters have shown an increase that it is likely Congress will be asked for permission to take these mammals for ivory and skins.

In the vicinity of Bering Straits the outgoing ice fields were covered with walrus herds this summer. These big sea animals are abundant off the northern coast of Alaska. Sea lions have settled upon the Bogoslof group of moving islands in Bering Sea. Large colonies are located on the warm slopes of the volcanic drift this summer.

Thus far the nearest approach to a barkless dog is the skinless frankfurter.—Nashville Banner.

**AUTUMN IS CANADA'S TRAVEL-TIME**

Travel takes on new joys in Autumn. The days are not too warm. The nights are refreshingly cool. Scenery looks different too. Trees and foliage are lavish with brilliant color. Every hillside is a riot of reds, yellows, greens and browns. Now is a good time to see the Maritimes and Quebec... or the Highlands of Ontario... or Jasper National Park and the Pacific Coast. Take your clubs along—you'll meet ideal golfing weather wherever you go. Detailed information will be gladly supplied by any Agent of Canadian National Railways.

## You Should Weigh—



"STEP right up! Let me guess your weight!" the Barker shouts, and up steps the laughing, jostling crowd eager for fun. And it seems funny—but in reality the scales are engaged in a serious business. They say to the fat, "Beware—you are in danger!" And to the thin, "Take heed—trouble ahead!"

IT is estimated that one-eighth of the people of the United States and Canada are overweight to such an extent that their health is menaced. On the other hand, in their efforts to be slim, thousands of girls and young women are definitely undermining their health.

Up to the age of 30 it is well to weigh five or ten pounds more than the average for your age and height. The reason is this: Extra weight in youth is needed to fortify the body against tuberculosis and other infections to which young persons are particularly subject. But from 30 on, it is best to weigh less than the average, particularly as age advances. When food for growth is no longer needed, a smaller amount will replace the body tissues worn out in the everyday business of living. If more is eaten it is apt to be stored away as fat.

Excess weight over 30 may be a predisposing cause of heart disease, diabetes, gout, kidney trouble, high blood pressure, hardening of the arteries and apoplexy. It may mean lowered resistance to surgical operations and to the acute diseases, such as pneumonia and typhoid fever.

Find out the ideal weight for your height and age. If you are too thin or too fat, build up your body or reduce—for your health's sake. But get the advice of your physician first. Do not take dangerous "fat reducers" or "fatteners." Begin now to work toward your proper weight—and when you reach it, keep it.

Persons past their youth who weigh 20% more than the average have a one-third greater death rate than the average. Those who are 40% overweight have a 50% greater death rate than the average.

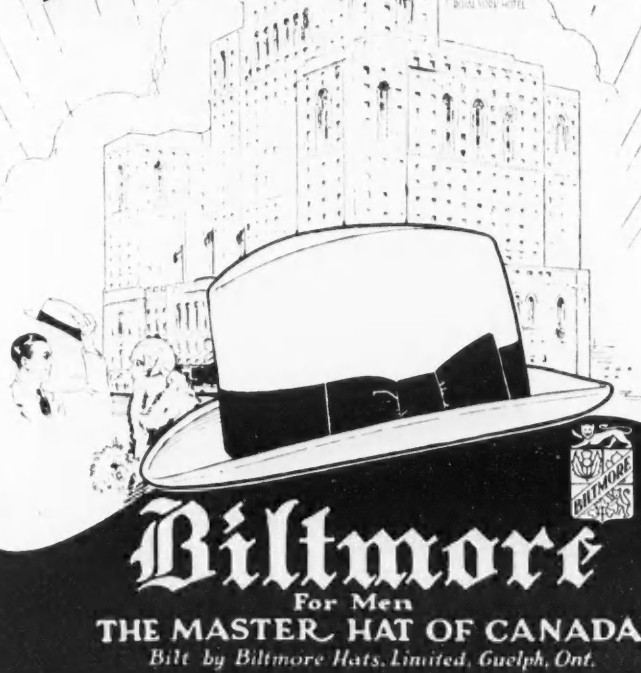
The Metropolitan Life Insurance Company recognizes overweight as so serious an impairment among its policyholders that it has issued a booklet which contains much valuable information for those who wish to avoid dangerous overweight. In this booklet will be found a weight table prepared according to the latest study on the subject, as well as a complete program of diet and exercises that will help you to reduce your weight if you are organically sound. A copy of "Overweight—Its Cause and Treatment" will be mailed free to anyone who asks for it. Ask for Booklet 9-T-92.



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# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, SEPTEMBER 28, 1929

### How Did You Name Your Child?

*The Importance in Life to Children of Attractive Names*

By MARJORIE ELLIOTT WILKINS

GIVE a dog a bad name, and you've branded him for life. Christen a boy Clarence or Algernon or Oswald, and he remains a Clarence or an Algernon or an Oswald until it is too late, and the man who cuts those effeminate names into a piece of granite unconsciously supposes he wore silk lingerie. Unless, by some intervention of Providence the boy develops into something decidedly masculine, and the kids label him "Spike." You seldom hear a fond woman call a beloved man child "Spike, darling," or "Mother's little Spike." "Oswald dearie" means just one thing. Its an accepted synonym for simp or softie, out on the sand lot where men are made.

Parents and uncles and aunts do not give sufficient attention to the naming of a child. Fancy burdening a poor little bit of pink humanity with the name of Tunney. Psychologically the child is expected to develop into a famous devotee of the gloves just because his father is a constant holder of a ring-side ticket. Most likely, he will follow his natural proclivity and become a Greek scholar like his maternal grandfather.

The Christian or given name is an ancient rite. Until comparatively recent times people had but one name. We presume the name-maker's art had its origin in that somewhat mythical place called Eden. At any rate names were scarce in those early days. It was quite natural for a race in its infancy to give persons descriptive names—a strong man; one who was honest; a betrayer; a woman who had great beauty; a woman who was married. Such, actually, were the first names, in the tongues of the people who created them.

From the stage where a man was called simply "a strong man" similes were developed. He became "like a lion," "like a fox," or a viper. A woman was similar to a rose, or a fawn, or a star in the sky. One generation gave its names to another, and each added to or changed the title to suit the person or the situation. That is why we are able to attach a meaning to almost all our names. Originally each had a meaning, even though in many instances the origin has been mislaid.

To-day we do not say, "this is a man beloved of God"—yet that was the meaning when the name John originated. According to the customs of nomenclature, David means "beloved"; Andrew is "a strong man"; Basil is "kingly"; Pertram is "fair and pure"; Beulah signifies "married," and is not at all suitable for an avowed spinster. It may seem strange on account of our associated ideas, but Erastus means "lovely and amiable." Originally a man was described as being a husbandman or a farmer; the name which describes a man of such an occupation to-day is "George." Agnes means "a chaste woman." One need not know much of languages to assume that Amy means "beloved," or that Barbara means "a barbarian," or "one from a strange country." Mabel is another name which designates "lovely." Margery signifies "a pearl." Olive is quite naturally "an emblem of peace."

How did you name your child?

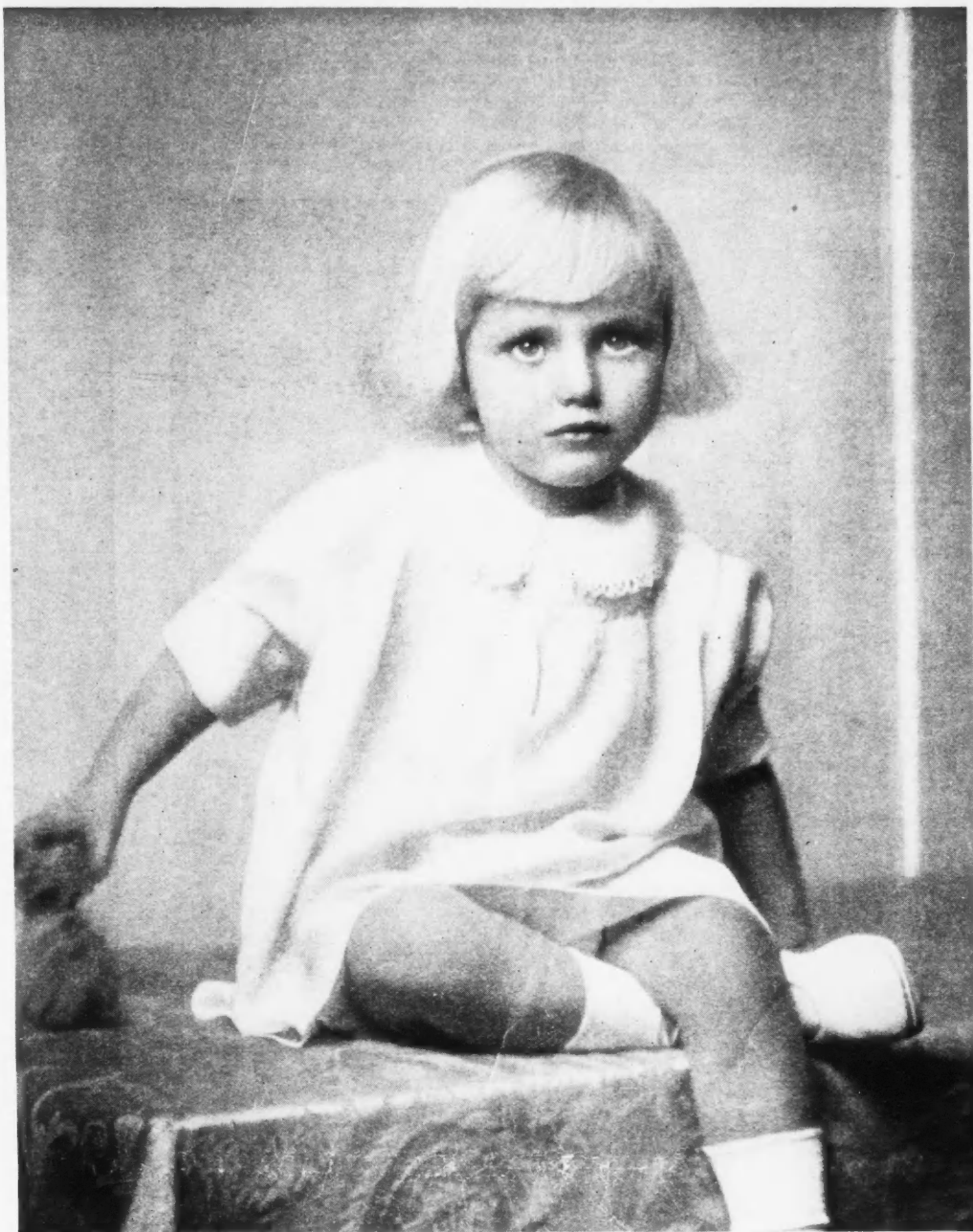
Of course one realises that it is no easy matter to select a name for a child. But, it is part of the duties prescribed for parents, and as such should be treated seriously. The real secret of naming an offspring is to write each of your favorite names down on a bit of paper. Then burn them all up. Now, you are ready to commence.

Never overlook heredity or the power of environment. If you do not possess either a radio or an orthophonic, and if the majority of his ancestors were bricklayers, do not call the child Beethoven, or Mozart, or even Berlin.

If, however, he gurgles and points his baby fingers skywards when a roaring aeroplane attracts his wandering attention, by all means add another honor to Col. Lindbergh's already incomprehensive list. To make sure that Lindbergh Smith will some day be all you want him to be, insist on all his toys being aircraft, and see to it that his chief topic of conversation is in the air. Then, even though he doesn't get any nearer a plane than a quick lunch counter at the flying field, he will at least be qualified to sell Lindbergh coffee, or even Lindbergh cheese.

What to name a child is far less important than what not to name him.

If you were to look over your Christmas card list, or



MOLLY

Daughter of Mr. and Mrs. Ross Macdonald, of Brantford.

—Photo by Ashley & Crippen.

the names on your telephone pad, you would have some idea of just how important it is to pay requisite attention to this important item of the duties of a parent.

Should you consider a girl whom you've known upwards of fifteen years whose name is Daisy, or Jasmine, or Heliotrope, you may be certain her age is between thirty-five and forty. Why? Because during the nineties there was a rather sweeping vogue for such floral names. The Mary-Anns, and the Elizabeth-Janes are, for the most part, of the vintage of 1880, or thereabouts. Abigail and Penelope and the virtues, Faith, Hope, and Charity, Fortitude, Earnest, Frank, and Grace, certainly belong to the Victorian era. Very likely they come from pious homes, of parents who subscribed to the belief of eternal damnation.

You see, if you give the matter a little thought and attention, that you can soon place people by their names, just as a geologist arrives at the age of a fossil by certain land or rock marks.

Look over the names of those good old fashioned families of ten or twelve, whom you know. Take the Canadian ones, for instance, the children of parents who emigrated in their youth and who spent their honeymoons in rather slow steamships on the Atlantic. At first the call of the old land was strong. The pioneers were truly homesick. So when the first young Canadian arrived, they eased their natural longing by giving him a name reminiscent of home. Were they Scotch, it was Ian, or Angus, or Annie. If they anxiously awaited letters from Ireland, they named the child Terence, or Patrick, or Kathleen, or Moira. And, if

England had given birth to the parents, they naturally looked with favour upon Molly, or Mary, or John, or Herbert William.

By the time the second child arrived the pioneers had cleared off a bit of their land. The place began to look like home. They were more willing to link themselves with the new land. There was a touch of renunciation when they selected the names of already famous Canadians, or parliamentary heroes of the moment. Many a colonial mother dreamed of the Laura Secord who played a part in her country's development; so there became living monuments to the heroine of Queenston. It is quite clear the development of the family in the new country. If the youngest son is called Wilfrid, that was not by chance. And, it is an indication of the political leaning of the father at the time.

The problem of names is naturally one against large families. After all, parents can be expected to feel incapable of supplying adequate names for ten children, especially when custom gives each child two names, at least. It becomes almost excusable to name all after the fifth by letters of the alphabet (in Greek, if you can remember them), or by numerals (Roman might reflect rather well if the neighbours have any cause to question the extent of the parents' education). Then, should the child take a particular fancy to some name as he grows older, he can accept the onus himself.

Twins and triplets produce an even more difficult problem. There seems to be a popular feeling that the names

of children born at the same time should have some resemblance, either in meaning or sound. Perhaps that is the excuse for such perpetrations as Pete and Repeat, Kate and Locate, Rose and Roseate, and even Max, and Climax, and Anticlimax. One prominent member of the "ol' cles" fraternity explained such a situation.

"Vel," he said, expressively, "my name is Max. Vy not call d' boy after d' old man. Eh, I ask you?" And his moder was Rosie Klime. Vel, Climax is for me and my wife, rindi? And, Anticlimax is from my wife's sister. Dot's a aunt, aindt?"

And there was the coloured gentleman who was also ingenious. One day a friend stopped to admire the little (chocolate) Laura Secord on its white carriage pillow.

"What do you call the baby?"

"'Lectricity," admitted the parent.

"Electricity. How'd you get that name?"

"Well, boss, its diss way. You know ma name am Mose, an' ma wife am Dina. Now boss, Dina an' Mose makes dynamose, and dynamos make 'lectricity. Dat's it, boss."

Some people thoughtfully consider the child's financial future. Upon Aunt Martha, who, according to Cousin Emily, is worth fifty thousand, they confer the honor of becoming the child's namesake. They even further the bond by making her the child's god-mother. Its just too tad if Aunt Martha should die leaving an estate of seven hundred and fifty dollars, after her funeral expenses are paid. Martha may loathe her name, and show every tendency to become a Mary, with a girlish preference for Madeleine, but Martha she remains.

A very favoured, but lazy and sentimental method of naming a child, is to take characters from plays, or musical comedies, or books. . . . If Zane Grey or Ethel M. Dell only knew how many of to-day's children owe their names to the clever selection of those authors, the authors would be even more discriminating.

Such national and international crises as The World's War, trouble in Mexico, and the various Peace Pacts have supplied several children with names. One young lady was named Alberta because she was born the day that part of the North West Territories became a province. Recently a little child was called Orange because she was born on the twelfth of July. And, a very nice man says that if he ever has a son, he will call him Neville St. Vache, because it was at that place, twelve years ago, that he met The Infinite in an unspeakably vile shell hole in France. . . .

Yet there are those who would presume to say there is nothing in a name!

### A Memory of Muskoka in Autumn

By LADY POYNTER

Oh Autumn, witching Autumn, with all your banners out,  
From golden bough to scarlet bough I follow you about.  
I climb the hillsides, hold my breath to see your torches gleam—

In days so still that life itself seems living in a dream.

This glow, this hush, does not foretell enchantment taking wing—  
Beneath each crimson leaf are buds for next year's blossom-ing.

Sing, little cricket, in the grass the earth's contented note,  
And golden-rod, wave tall your plumes; please, poet, let me quote  
The bravest, gayest verses you have ever sung or writ  
(Ah, no one yet has ever caught the wonder, quite, of it.)  
Of Autumn—that can turn a branch from green to golden tone.

Another branch to scarlet, rose, and every hue that's known  
And all in three short days! Then on see how the marvel spreads  
To all these nestling lakes! They, too, reflect the crimson, reds—  
Forget the blue of heaven in these ecstatic hues of earth  
And ripple o'er with wavelets of their own light-hearted mirth.

It is the Indian's summer. See how his campfires flame!  
We wander up and down the slopes, the paths by which he came.  
His forest still, he is content, his spirit seems to know  
'Tis almost as he left it these many years ago.

The cedar and the maple to the dim past belong.  
The wood-blush in the silver birch has never changed his song.

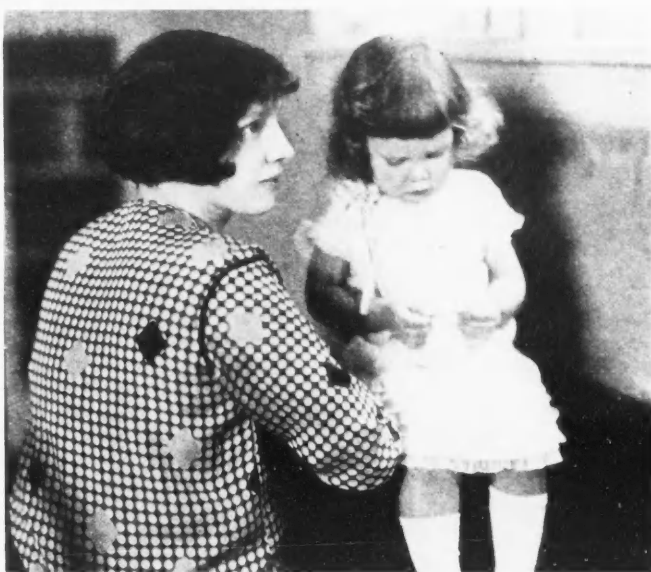
That is the charm that works the spell, the flame with which hope burns.  
Whoever changes, Autumn, faithful, with its old-time glow returns.



RUTH

Daughter of Mr. and Mrs. J. B. Hall, of Toronto.

—Photo by Ashley & Crippen.



MRS. RONALD NEY WITH HER DAUGHTER, SUZANNE

Mrs. Ney has been spending some time with her mother, Lady Aikins, in Winnipeg. Mrs. Ney with her husband has been three years in Kenya Colony, West Africa.

—Photo by Mr. and Mrs. Cyril Jessop, Home Portraiture Artists.



LOIS

Daughter of Mr. A. M. Cameron and the late Mrs. Cameron, of Beaverton.

—Photo by J. Kennedy.







## Bridge: The Dummy

By Henry Lawson

IN A previous article we discussed the two primary fundamentals of sound bridge play, first, knowledge of the rules and general purpose of the game and, second, realization of the total pack. We now come to a consideration of the third important point to be realized.

This third point is one that presents endless possibilities and variations yet it is so inherently simple that most people miss it. Simply it boils down to the fact that once the dummy hand is exposed each player can see two complete hands, his own and the exposed hand, and that the remainder of the cards are divided between the other two hands. Thus when the position of an unknown card is considered there are only two possibilities, it is either in this hand or that. In making any play that revolves about a card of unknown position one considers the result for each case and is usually able to determine the correct play with little effort.

Let us suppose the card to be a queen. Declarer reasons somewhat in this fashion. If I finesse the queen and make it I gain so many tricks. Well and good. If I finesse and lose, what then? And he considers the possible outcome of losing the trick. If the outcome appears to be dangerous he will not try the finesse. Or, as frequently happens, if he has Ace—ten in one hand and King—Knave in the other he will finesse toward the hand which seems the least dangerous. This is simply a variation of "throwing the lead."

The possible position of one card is of course a fifty-fifty chance. When one has to consider more than one card the thing becomes complicated. We are then drawn into a mathematical consideration that is beyond the scope of the average player. That is the question of possible combinations, the number of which mounts rapidly with each unknown.

Let us digress for a moment and consider the possible use of the method of combinations. Suppose you were dealt the following hand: Ace of Hearts, Ace of Clubs, Ace of Diamonds and ten Spades headed by the Knave. What is the correct bid?

The only obvious losing tricks are the Ace, King and Queen of Spades. There is then a sure four Spade bid. But the chances of making more than four in Spades are exceedingly good. Are they good enough for six or is five the maximum bid of reasonable sureness?

Let us consider the possible combinations. The Ace, King and Queen of Spades may all be in one hand. There are three other players so that represents three possible distributions of the cards. There may be one in each hand. That gives us six more possibilities, Ace, King, Queen; Ace, Queen, King; King, Ace, Queen; and so on. There may be two in one hand, one in another hand and none in the third hand. This adds eighteen further possibilities. In all we have twenty-seven different ways in which those three high cards may be distributed.

What does all this mean? Let us express it in terms of probable odds. The odds are almost thirteen to one against either of the opponents having all three cards as the chances are only two out of twenty-seven. Therefore we may bid five tricks without hesitation as the chances are decidedly in our favour. Can we bid six? If our partner holds all three, yes. If he holds two of the three, yes. That is four chances so far. If he holds only one we must consider two possibilities, first that the other two are both in the same hand, in which case only the single Ace in partner's hand will avail us (two chances), second that there is one card in each hand, six more chances. Twelve chances for, fifteen against. Therefore the correct bidding is five tricks.

This will give an indication of the use of possible combinations in determining the correct procedure in any given case. Most players will never follow it out for more than two unknowns. If the information is desired it can usually be obtained from any standard work on Bridge, indeed many



MISS EVELYN ROBERTSON, OF HIGH RIVER, ALBERTA.

of the rules governing Bidding and Play have been worked out in this way.

No one is expected to do such complicated mathematics while playing Bridge. It is brought in at this point for one reason only, to show the value of considering the possible distribution of the cards before adopting any course of play. Such consideration is influenced by other factors such as the Bidding, the Lead, the cards visible to the player, the discards and so on.

The milestone that the player must reach and pass is that one which teaches him the value of stopping and considering the probable and possible distribution of the unknown cards.



Miss Audrey McLeod was hostess at a most enjoyable dinner at the family residence in Wellington Row, Saint John, on Wednesday evening in honor of Miss Barbara Nevins, of Springfield, Mass., and Mr. Eric Thomson, whose engagement has recently been announced. Covers were laid for ten. Those present included Miss Nevins, Mr. Thomson, Miss Barbara Jack, Miss Helen Cudlip, Miss Hortense Maher, Lieut. Commander C. W. Bower, of H.M.S. Despatch, Mr. Donald Skinner, Mr. Percival Streeter and Mr. Victor Crosby.

Vice-Admiral Sir Cyril T. H. Fuller, K.C.B., C.M.G., D.S.O., gave an official dinner on board H.M.S. Despatch Thursday evening. Dinner was served on deck and the ship's orchestra furnished appropriate musical selections. The beautifully appointed table was adorned with mauve and purple asters and those present beside the host, were Major General the Hon. Hugh H. McLean, K.C., V.D., Lieut.-Governor of New Brunswick; Hon. J. B. M. Baxter, Premier of New Brunswick, and Mrs. Baxter; His Worship the Mayor of Saint John, Mrs. White and Miss Edith White, Major and Mrs. Hugh H. McLean, Brig.-General F. W. Hill, C.B., C.M.G., D.S.O., Mrs. Hill and Miss Hill, Major General the Hon. A. H. Macdonnell, C.M.G., D.S.O., Major and Mrs. Lounsbury, Mrs. C. J. Coster, Mr. and Mrs. Sherwood, A. M. Skinner, Mr. J. G. Harrison and Capt. A. T. B. Curteis, Paymaster Commander E. D. G. Colles, O.B.E., and Lieutenant Commander M. H. Eveleigh of H.M.S. Despatch.

The "Despatch" has been visiting in Saint John for the last week and there has been much social activity in consequence.

The Hon. William Phillips, United States Minister to Canada, is again in Ottawa after an absence of several weeks. Mr. Phillips spent part of the time at his summer home in Massachusetts and part of the time in the Maritime provinces.

Among those who attended the annual Hunt Club breakfast at Freniere on Saturday morning of last week were, Mr. George A. Ross, M.P.H.; Mr. Robert Adair, Mr. A. W. Allan, Mr. L. G. Black, Mr. H. Stanley Bagg, Lieut.-Col. E. G. M. Cape, Mr. H. W. Davis, Mr. J. F. Davis, Mr. T. Chas. Davidson, Mr. Norman J. Dawes, Mr. E. R. Decary, Dr. James W. Duncan, Lieut.-Col. W. Barnard Evans, Mr. E. Ethier, Mr. F. Farwell, Mr. G. Grant, Mr. A. W. Gerrie, Mr. G. W. S. Henderson, Mr. J. W. A. Hickson, Mr. Harold Hampson, Dr. Austin Irvine, Mr. Jerome A. Johnson, Mr. E. A. Millar, Mr. P. Morin, Mr. P. F. Mathias, Mr. J. E.

will take place on Saturday afternoon, October 19, at four o'clock, in St. James' Church, Philadelphia.

Mrs. Charles Hope was hostess at a small dinner on Thursday night of last week and later with her guests attended Mrs. Caverhill's dance at the Hunt Club in honor of Mrs. H. P. Holt, of London, England.

Mr. Leslie Holmes, of London, England, whose marriage to Miss Ruth Shattford is taking place quietly on Tuesday, October 1, is the guest in Montreal of Canon and Mrs. A. P. Shattford.

Mrs. Fred Perry, of Montreal, entertained at dinner last week for Miss Betty Kindersley, of London, England, who was recently the guest in Toronto of Miss Margaret Scott Griffin.

Miss Alison Macdonell, of Kingston, has been recently the guest in Montreal for a few days of Lieut.-Col. and Miss Stanton Mathewson.

Miss Laura Smith is again in Ottawa after a sojourn at Lachute, Quebec.

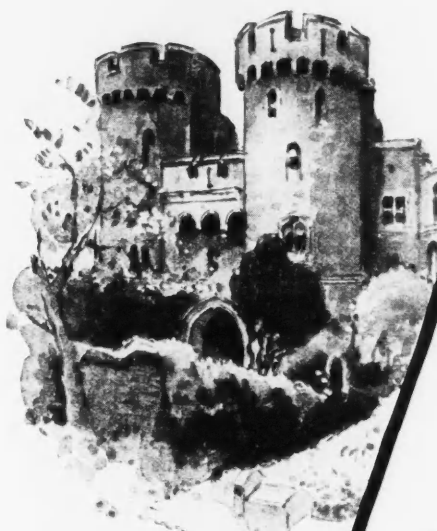
Mr. and Mrs. John Drayton, of Philadelphia, who are in Montreal for Mrs. G. Rutherford Caverhill's dance last week were the guests of Mr. and Mrs. Harold Hampson over the week-end.

Mr. and Mrs. J. C. Saunders, of Ottawa, have announced the marriage of their daughter, Laura Marshall, to Mr. Leighton Dunning, son of Mr. and Mrs. George Andrew Dunning, of Philadelphia, Pa., which took place in Buffalo, N.Y., on Wednesday, September 18th. The bride's mother, Mrs. J. C. Saunders, and sister, Mrs. J. R. White, of Montreal, and the groom's parents were present at the ceremony.

Mrs. L. A. Taschereau, of Quebec, is in Montreal this week, to visit her daughter, Mrs. Louis P. Gelinas.

Mr. and Mrs. Robert Laurier, of Ottawa, were in Montreal on Tuesday of this week to be guests at the Miquelon-Brodeur wedding.

The Rev. Dr. and Mrs. Mockridge, of Philadelphia, announce the engagement of their daughter, Miss Beatrice Mockridge, to Mr. George d'Arcy Harcourt, son of Mr. and Mrs. George A. Harcourt, of Lachine. The marriage



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MR. AND MRS. H. W. HAWKE

Whose marriage was a recent event in Toronto. Mrs. Hawke was formerly Miss Esther Cassels, daughter of Mr. and Mrs. R. S. Cassels, of Bedford Road, Toronto. She was formerly soloist in the Rosedale Presbyterian Church. Mr. and Mrs. Hawke are residing in Philadelphia.

—Photo by J. Kennedy



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<b>VENETIAN CLEANSING CREAM</b> Melts into the pores, rids them of dust and impurities, leaves skin soft and receptive. \$1, \$2, \$3, \$6.	<b>VENETIAN BLEACHING CREAM</b> Amidst bleaching and soothing emollient cream in one. Made of fresh lemons. Excellent for face, neck and hands. \$1, \$2, \$3, \$6.	<b>VENETIAN SPECIAL ASTRINGENT</b> For flaccid cheeks and neck. Lifts and strengthens the tissues, tightens the skin. \$2, \$3, \$4, \$6.
<b>VENETIAN ARDENA SKIN TONIC</b> Tones, firms, and whitens the skin. Use with and after Cleansing Cream. \$5c, \$1, \$2, \$3, \$6.	<b>VENETIAN PORE CREAM</b> Greatest astringent cream, contracts open pores, corrects their function. Smooths over coarse pores at bedtime. \$1, \$2, \$3, \$6.	<b>VENETIAN MUSCLE OIL</b> A penetrating oil rich in the elements which restore sunken tissues of flabby muscles. \$1, \$2, \$3, \$4, \$6.
<b>VENETIAN ORANGE SKIN FOOD</b> Keeps the skin full and firm, rounds out wrinkles, lines and hollows. \$1, \$1.75, \$2, \$3, \$4, \$5, \$6.		<b>ARDENA ACRYL CREAM</b> A delicate cream for sensitive skins. Recommended for a full face, as it smooths and softens the skin without staining. \$4, \$5, \$6, \$7, \$8.

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## BLIN & BLIN Paris

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When selecting your Fall coat, see that it is one made from Blin & Blin fabrics and ask for the label. It is your guarantee.

Blin and Blin cloths are also obtainable by the yard at the better class shops, for your personal custom tailoring.



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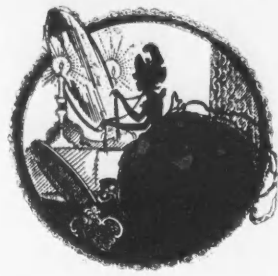
While it is best to have these Facial Treatments at the Institute where all the newest appliances are handy, yet those who cannot come to us can order our famous skin restorer, PINKNESS SKIN FOOD. We send it with full instructions to any address on receipt of price, \$1.50.

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## THE DRESSING TABLE

By Isabel Dean-Morgan



THE faint insubstantial smile of Mona Lisa, an enigma to all who have gazed, is further heightened by the delicately arched brows that grace the lovely unfathomable features of this famous painting.

It is in the upper part of the face that beauty most often is to be found. The eyes form a living key note to the expression of the features accentuated by the eyebrows.

The eyebrows obey the same function as the period at the end of a sentence. They give the other features meaning and definition:

kind enough to endow us with eyebrows that are clearly defined as if with a pencil, we should not hesitate to aid in assisting them to the shape that best enhances the features. Eyebrows that are prone to wander here and there like wild, untamed things will spoil the loveliest face.

Study the features closely and from all angles. Observe the line where the eyebrows are most clearly defined and decide if it is not the most becoming one to the expression. It generally is, and it is unwise to try to change this unless the entire expression of the features is to be altered.

Some people's brows are shaped in a straight, level line. Others are arched to a greater or lesser degree. Usually they are most natural and becoming if they are slightly more heavily defined near the bridge of the nose, and allowed to taper slightly when they reach the outside of the brow. In their most beautiful form they resemble the outline of swallows' wings.

Many women are resorting to the use of electrolysis in order to retain permanently the outline of their eyebrows. Others are content to have them removed by the occasional use of tweezers.

When women first became "eyebrow conscious" a few years ago it was not uncommon to see the eyebrows shaped to a single fine line. In most cases it gave to the features an appearance of placid vacuity that was almost painful to behold.

It was not long before women began to realize that the fad was neither smart nor becoming, and so after toying with it for a few months, they returned to the natural eyebrow.

Needless to say, if the brows are well shaped and well cared for they add greatly to the appearance. After powder has been applied a tiny eyebrow brush will be found of service in removing any particles of powder that may be adhering to the brows and eyelashes and smoothing them.

This season, the eyebrows demand more attention than they have received in the past. The new hats are very revealing of the brow instead of shading the eyes as they have done in the past, so it behooves all of us to take our mirrors in hand and inspect ourselves calmly, coldly and critically.

By the way, many of us will welcome the news that the tiny veil that just reaches the tip of the nose, is staging a return. These little bits of embroidered net that flutter from some of the smartest Fall chapeaux are exquisitely becoming to many women. A veil seems to give an added sparkle and mystery to the eyes.

## Correspondence

M. E. If the hair growth on the face is not too dark and thick, it probably can be bleached to become less conspicuous by means of applications of peroxide. However, if this is not practicable, you may find it necessary to resort to electrolysis.

The process consists of the destruction of each hair follicle by means of a fine needle, and a small current of electricity. The needle is inserted into the hair follicle, at the proper angle, and for a depth that reaches to the papilla, the "root," and is carefully held in position for several seconds, until the cell is completely destroyed. Upon removing the needle at the proper time, the hair comes with it, or it can easily be lifted out with a tweezer. There is very little pain.

Obviously, the process is a delicate one, and success depends upon the skill of the operator. If performed by an operator who is thoroughly experienced, there will not be scars, nor will the same hair grow back again. However, other hairs may grow out that have been hidden under the skin, and these will have to be removed before the skin is entirely clear.

The danger of scarring is in proportion to the skill of the operator. If the operation is not performed with the utmost care there is the possibility of scars resembling tiny pock marks, so it is obvious that every care should be taken to have an experienced operator do the work.

If the growth is dense and heavy it will require some time before it can all be removed. If it is only a small blemish it may be entirely removed at



Intricacy marks the cutting of the frocks for winter—typical of the new trend in fashions is this frock from a new Paris couturiere Marie Bordes, who has chosen meadow green crepe de chine for evening frock in which fabric is worked on diagonal in contrary directions.

that add life and interest to the eyes.

What subtle messages they can convey! At the dinner table, they inconspicuously call Jefferson's attention to the fact that his cigarette is about to consume a slight but important portion of ones cherished Point de Venise dinner cloth. One listens to the professor at ones left as he expounds some of his socialistic theories. At least an intent look and level brows indicate that he is receiving rapt attention, even though as hostess one inwardly is wondering what crisis in the affair of the kitchen has caused a pause at a critical moment in the service. Has Julia ruined the baked Alaska, or did that muffled crash from the butler's pantry signal the destruction of the cloisonne coffee set?

Questioning, disdainful, placid—the eyebrows tell their own story, ask their own questions and sometimes give their own answers. In some situations it is without question desirable to possess what is sometimes called a "poker" face that reveals nothing, however, most women will agree that such facile mediums of expression as the eyebrows should be cultivated with care.

Where they are indefinitely marked or so light that they are almost invisible, the use of a very light eyebrow pencil deftly employed will aid in bringing to the features new life and expression.

However, unless Nature has been

**Dressing Table Coupon**

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

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## FAMOUS FEET

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LINA BASQUETTE'S  
Famous Feet

"The old phrase 'to have and to hold' may be full of lovely sentiment... but not where corns are concerned. Not with Blue-jay to bid them goodbye."



Common sense asserts that Blue-jay is the sane and safe way to remove a corn at home. That's why for 28 years it has been the leading way. Self-paring is dangerous. Blue-jay is scientific. Each Blue-jay is a standardized treatment, with just the right amount of the magic medication to end the corn. In an improved package, with new-style creamy-white pad... at all drug stores. For calluses and bunions, ask for the larger size Blue-jay.

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The new "Oriental Sun-Tan" shade gives you a soft, alluring, natural appearing Tan complexion that will not rub off, streak, spot or be affected by water. Also made in White, Flesh and Rachel.

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A SKIN that is awakened and animated — with a complexion soft and smooth — enriched with the warm coloring of blood that has been flushed to the surface and STAYS there — liberated of blackheads, oiliness, dryness, enlarged pores, coarseness, roughness, little lines, tiredness — a skin that is refined — above all — vigorously healthy — CANNOT be had by the mere use of cosmetics.

One must have such a skin before cosmetics can enhance this beauty.

Bonicilla Cosmetics will give you just such a skin and complexion — for the glow of the cheeks is in them — not on them — and THEN your cosmetics will enhance the beauty which has been hidden.

DO YOURSELF THE FAVOR of taking this unique facial, that you can give yourself at home.

BONICILLA CLASIC PACK IS OBTAINABLE AT ALL TOILET COUNTERS—in tubes—50c & \$1.00

one sitting. The length of time required can only be determined by an examination of the subject.

D. G. It is too bad that your tan was not evenly acquired since as you say "you are anxious to look presentable in evening dress." Bleaches should be used, not on the face and neck alone, but on hands, arms and shoulders, too. If the sunburn has not been gracefully acquired, and the white space that was under the shoulder straps of your bathing suit is visible, bleach is advisable to even the tone of the skin before evening clothes are worn. A good bleach, applied conscientiously every night, will remove the darkest of tans in a fairly short time. On the other hand, an uneven tan can be corrected by clever use of cos-

you the names of some of the best in a separate reply.

## Beauty as a World Power

"CHARACTER plus beauty is mightier than armies whether in man or in women"—once said Napoleon.

No subject is dearer to women than that of beauty. Every woman desires beauty because she knows that it is beauty which draws towards her all the prizes of life—a mate, love, romance and deep satisfying happiness.

Yet beauty sometimes fails to win



GLORIFYING THE POLKA DOT

The once prosaic "Dot" appears in this frock, from Paris, in black and white printed mousseline de Soie with jacket embroidered in gold.

metes. If the skin is matched exactly with an artificial tan base and a dark powder, and two or three coats of the base are applied where the skin is light, with only a light coat of it over the tanned portions, the result, after powdering, will be quite even and natural.

Do you know that the use of a rosy tan base and powder over a tan that is facing to a dull yellowish shade will bring it back to glowing life immediately—will make it look better, in fact, than it did during the summer?

E. W. No, indeed, your case is not "hopeless," as you are pleased to call it. There are various preparations on the market for the refinement of the texture of the skin and for closing the pores where they are in an enlarged condition. Some of these are in paste form, others are liquids. I am sending

these prizes for its possessor. There are beautiful women who hold no allure, who are not able consciously, or unconsciously to draw towards them men-lovers.

Between the beautiful women who acts as a magnet for men and the beautiful woman who fails to attract there is a deep gulf fixed. Here is the secret of beauty—beauty effective, irresistible, intoxicating, and beauty, cold, repellent, austere and unapproachable.

An artist who has officiated as judge in many beauty competitions in England and in America, told me that he looked first and foremost for effective beauty. By that he meant the type of woman who has not only beauty but that subtle, magnetic spell-binding faculty which draws towards her everyone who comes within range of her charm.

What goes to the making of this effective beauty?

My artist friend, who has given some thought to the matter analysed the witchery of effective beauty as dependent on several things.

"First," he said, "a woman must have a beauty which is in character throughout. A lovely face set on bottle shoulders, or an unduly long body destroys its power of pleasing by offending the beholder's aesthetic sense unconsciously.

"Loveliness must be a perfect harmony of face and figure, bearing and personality. A poor carriage, dowdy dress—many beautiful wo-

men dress badly—lack of presence, diffidence and inanimation destroy beauty's effect.

"Beauty," says the poet, "is rather a matter of spirit. Without a beautiful character no woman can be an effective beauty." To which the cynic replies: "What of Du Barry, The Borgias, Catherine of Russia and a score of other historical beauties who were had?"

My own idea is that effective beauty depends in the first place on personality, vitality, if you like. Personality, that subtle, elusive magnetism which, with beauty, sweeps all before it, draws all corners into its golden net, enslaves all male hearts, is the real indispensable adjunct to the classic features, luminous eyes, and abundant tresses.

When Bessie told in love with the girl he immortalized in his wonderful picture Beata Beatrix, he was not influenced by a perfect gown. His beauty was very simply adorned—a mere child in ill fitting and shabby clothes. Yet she bewitched him—and how many others—simply because there was about her that marvellous aura of personality which throws out, as the sun its ultra-violet rays, a love engendering force.

Women may draw men towards them in many ways. Josephine drew Napoleon to her by the magic of her voice. She was beautiful, but it was the timbre of her voice that entranced the great Emperor.

Shakespeare's Juliet is made imperishably beautiful as much by her romantic quality, her beautiful mind, as by her physical beauty.

But perhaps the real heart of the matter lies in the saying of an old man whose life has been spent among the social whirl of half Europe's capitals. He said: "There can be no real beauty in a woman without beauty of character. Where a lovely face masks a vacant mind the dazzling illusion passes so soon as the beauty speaks. A vacuous laugh coming from the loveliest of mouths, will dispell the enchantment. Character plus beauty is mightier than armies. But even so, effective beauty is more effective yet when it goes hand-in-hand with art.

From which opinion I glean the final fact that no woman, however lovely in body or mind, can afford to be dowdy. Most women will agree with this, I think.

## Foot Comfort

ARE your feet really supple? Can you move your bare feet freely and easily and run about barefooted without any discomfort? If you cannot, you may want a support.

The arch of one of my feet dropped slightly after standing many hours cooking during the war, and my doctor ordered me a support. I found it most uncomfortable, but my chemist a clever Scot, came to my aid and gave me this very valuable hint: "Put a thin bit of cotton wool in your shoe, the shape of the support, very thin so that you will hardly feel it, increase the thickness a little bit every day and in a week your support will fit into your shoe and you will not even feel it." A support will very soon cure you if you are not very bad.

And here is a last and really valuable little hint about tired feet that ache after unavoidable walking or necessary standing.

When you go to bed put a small, rather thin pillow at the bottom of your bed and raise your feet on it. Not too high and not too hard a pillow. The relief is instantaneous and almost inconceivable, and will often save you much weariness and discomfort.

Success based on virtue is like a flower growing in the forest; success due to ability is like a flower planted in a pot; success gained by trickery and force is like a rootless flower in a vase; it can be seen to wither even as it is watched.

## THERE'S NOTHING SMART ABOUT GOOSE FLESH

If you prefer a warm, glowing attractiveness instead of that pinched, bluish, cold-weather look... if you would have your smart Jaeger sport dresses show their trimmest lines... if you would be snugly comfortable—build your costume on a foundation of pre-shrunk, light-weight, woollen undies by Jaeger.

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Toronto's smartest Sunday occasion... dinner at the Royal York. Mr. Rex Battle and his famous concert orchestra will provide a select program of concert music... from 6 to 9 every Sunday evening.

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Not only are our new Foot Savers plainly the product of fashion's latest dictates, but they possess an added individuality—put into them by our own stylists. And they pledge complete comfort through their patented, inbuilt construction without the smallest compromise with style.

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FOR THE FUTURE

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286 YONGE ST.  
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**CRAVEN 'A'**

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IMPORTED FROM LONDON

MADE BY CARRERAS LIMITED, 55, PICCADILLY, LONDON, ENGLAND.



A smart turban hat in velvet and felt of brown and beige shades.

IN THE SHOW WINDOWS OF THE EMPIRE you'll see Yardley's Old English Soap... The Luxury Soap that has preserved the loveliness of countless complexions in the century and a half since its luxurious touch first delighted lovely women.

Its perfect purity cleanses so delicately and so thoroughly... refines the skin so delightfully. And its lovable fragrance lingers long after use.

\$1 per box of 3 large cakes at all best druggists and department stores. Prices uniform throughout Canada.

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Refreshes  
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COLD CREAM  
SOAP

**Announcements**  
BIRTHS - ENGAGEMENTS  
MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
All notices must bear the name and address  
of the sender

**ENGAGEMENTS**  
Mr. and Mrs. George H. McArthur, 92  
Douglas Drive, Toronto, announce the  
engagement of their only daughter,  
Carolyn Gertrude, to Mr. Frederick  
George Embury, son of Dr. A. J.  
Embury, M.P., and the late Mrs. Embury,  
of Bancroft, Ont. The marriage to take  
place early in October.

Mr. and Mrs. H. O. Bell, Southampton,  
Ont., announce the engagement of their  
daughter, Dorothy Margaret, to William  
H. Riley, of Detroit, son of Mr. and Mrs.  
John Riley, of Flint, Mich. The marriage  
will take place in Southampton on Sat-  
urday, October 10th.

**MARRIAGES**  
FRASER-SMITH—On Monday, Sept.  
16th, at 7 Roxborough St. East, by Rev.  
Stuart Parker, Florence, daughter of the  
late Alan T. Fraser, C.E. (Chief Engineer  
Canadian National Railways, Western  
Division), to Eric Hutchinson Smith, son  
of the late Rev. Dr. George H. Smith, of  
St. Catharines, Ont.



The following were guests at dinner  
of the Lieutenant-Governor of Ontario  
at Government House, Toronto, on  
Monday evening of this week, when he  
entertained in honour of Colonel the  
Right Honourable L. S. Amery. His  
Honour's guests were, Sir John Aird,  
Sir Joseph Flavelle, Sir Thomas White,  
Hon. Charles McCrea, Rt. Hon. Arthur  
Meighen, Mr. A. E. Ames, Mr. C. A.  
Bogert, Mr. Lionel Curtis (English),  
Mr. Victor Ross, Mr. R. S. McLaughlin  
(Oshawa), Mr. D. R. Hanna, Mr. A. J.  
Glazebrook, Mr. J. A. McLeod, Mr. S.  
B. Gundy, Mr. Main Johnson, Mr. F. R.  
MacKellan, Mr. Gerald Larkin, Col. W.  
Rhodes.

Saturday of last week was a beautiful  
day for the opening autumn meeting  
of the Ontario Jockey Club at the

afternoon by the band of the 48th High-  
landers, and the spacious tea rooms of  
the Members' Enclosure were very pop-  
ular places at intervals between the  
races. Those present included, Mrs. W.  
Herbert Cavethra, Sir Henry and Lady  
Drayton, the latter smart in black with  
furs, Mrs. H. J. Flisk, Mr. George  
Beardmore, M.F.H., Lady Eaton, Mrs.  
R. J. Christie, Dr. and Mrs. F. N. G.  
Starr, the latter very smart in brown  
in two tones, with brown coat and be-  
coming hat, Colonel and Mrs. Reginald  
Pellatt, Miss Heather Cassils, of Mont-  
real, Mrs. H. A. Richardson, Mr. and  
Mrs. W. P. Fraser, Colonel and Mrs.  
Ewart Osborne, Mr. and Mrs. J. W. F.



THE SMITH-MARQUIS WEDDING IN BRANTFORD. THE BRIDEGROOM AND BRIDE AND THEIR BRIDAL ATTENDANTS.

Reading from left to right: Mr. Harrison Fraser, of London, Ontario; Mr. Edward Woolcombe, Ottawa, Ontario; Mrs. Walker Whiteside, Windsor, Ontario; Mr. Shirley Coate, Brantford; Mrs. Shirley Coate; the bridegroom, Mr. Adam Wyndham Simpson Smith, London, Ontario; the bride, Miss Mary Buckingham Marquis; Mr. William Hendrie, Hamilton; Miss Helen Marquis, Brantford; Mr. George Mitchell, Halifax, N.S.; Miss Eleanor Macpherson, Brantford; Major G. Watson, Brantford, Mr. George Hendrie, Toronto.

—Photo by Walker Studio.

The Lieutenant-Governor of Ontario  
entertained the following guests at din-  
ner recently at Government House, To-  
ronto: Hon. G. H. Ferguson, Mrs. Fer-  
guson, Colonel the Rt. Hon. L. S.  
Amery, Sir Howard and Lady Frank,  
of London, Lady Parkin, Colonel and  
Mrs. J. B. MacLean, Miss Susan Ross  
and Colonel Alexander Fraser.

Major and Mrs. Lawton Ridout are  
again in Toronto from the Georgian  
Bay.

Mrs. William D. Ross, wife of the  
Lieutenant-Governor of Ontario, will be in  
Hamilton on Saturday of this week to  
present the prizes at the conclusion of  
the finals of the Canadian Open Cham-  
pionship at the Hamilton Golf and  
Country Club at Ancaster.

Hon. P. C. Larkin, Canada's High  
Commissioner in London, England, who  
is on a visit to Canada with Mrs.  
Larkin and Miss Adele Larkin, is  
again in Toronto from the West where  
all three were the guests of Mrs.  
Larkin's sister.

Mrs. Hicks-Lyne, of Toronto, enter-  
tained for Mr. Leslie Holmes, the Cana-  
dian baritone, who has been in Toronto  
from England, on Saturday night of  
last week at her studio on Jarvis  
Street.

Sir J. D. Mahon, Lady Alice Mahon  
—who is a daughter of the Earl of  
Sizewell—and their son have been visitors  
in Toronto, guests at the Royal York.

Mrs. Waldo, of Montreal, is a  
visitor in Toronto this week, guest of  
Mrs. Wallace Nesbitt, of Warren Road.

Lord and Lady Hailsham, London,  
England, who are en route to Japan,  
were in town for Wednesday of this  
week, guests of the Lieutenant-Gov-  
ernor, the Hon. W. D. Ross, and Mrs.  
Ross, who entertained at dinner that  
night in their honor at Government  
House.

Mrs. George Dickson, of Elm Avenue,  
Rosedale, Toronto, entertained at a de-  
lightful reception and musicale on  
Thursday night of last week in honor  
of Mr. Leslie Holmes, the Canadian  
baritone, who is in Canada from Eng-  
land for his marriage to Miss Ruth  
Shafford, daughter of the Rev. Canon  
Shafford and Mrs. Shafford, of Mont-  
real, on October 1. Mrs. Dickson, al-  
ways a charming hostess, wore a gown  
of lovely rose colored velvet brocade,  
with pearls and diamonds for jewels.  
During the evening Mr. Holmes sang  
with much distinction and beauty a  
group of Schubert songs, and other  
folk songs, Dr. Ernest MacMillan ac-  
companying him at the piano. Other  
exquisite contributions were by Madeline  
Grace Smith-Harris: the *Rondo Capriccioso*,  
by Mendelssohn, and a lovely  
Chopin *Nocturne*. Mrs. Dickson's guests  
included Mrs. W. D. Ross, wife of the  
Lieutenant-Governor, who was charm-  
ing in green and white with crystal  
and sequin embroideries, green shoes,  
and a jewelled bandeau about her head;  
her sister, Mrs. F. N. G. Starr in white  
with sparkling crystal and silver, and  
Miss Susan Ross in white with pearls  
and crystals. Other guests were Lady  
Eaton, Mrs. J. Gordon Macdonald, Miss  
Mortimer Clark, Mrs. J. H. Gundy, Mr.

Woodbine, Toronto, which was thronged  
with many thousands of spectators,  
all happy, eager and gay in the de-  
liciously crisp air of the early fall. The  
Woodbine is always a favorite resort  
of society and one would be puzzled to  
say at which season it is at its best.  
Certainly on Saturday it was a delight-  
ful place with its green lawns, its  
circling trees, its distant view of the  
lake, and its flower bordered garden  
beds and decorated boxes of the Mem-  
bers' Enclosure, all bathed in the golden  
sunlight of the early afternoon. The  
Lieutenant-Governor of Ontario and  
Mrs. Ross with their party, attended by  
Colonel Alexander Fraser, arrived  
promptly on time and were met by the  
president, Mr. A. E. Dymont, Mrs. Dy-  
mont and Mr. W. P. Fraser who escorted  
them to the beautifully decorated  
Vice-Regal box. Mrs. Ross was charm-  
ing in a brown toilette, a smart frock  
in brown with coin spots in a lighter  
shade, under a brown coat with beaver  
collar, a brown hat with side ornament,  
and for jewels her lovely pearls. Miss  
Isabel Ross was in a lynx collared beige  
coat over a smart blue gown and a  
small beige hat, and Miss Susan Ross  
was in a black coat having a caracol  
collar, over a frock of black and gold  
and a black hat. Mrs. A. E. Dymont  
wore a modish coat of black broadtail  
with black hat and silver fox furs.  
Music was provided throughout the

Walsh, Mr. Justice Hodgins, Mrs.  
Hodgins, Mr. and Mrs. Murray Fleming,  
Mr. and Mrs. R. S. McLaughlin, Osh-  
awa, Dr. and Mrs. Herbert Bruce, Mr.  
and Mrs. Allan Case, Mr. and Mrs.  
Leonard McMurray, Mr. and Mrs.  
Schuyler Snively, Mr. and Mrs. A. E.  
Beck, Mr. and Mrs. A. D. Morrow, Mrs.  
W. S. Hodgson, Mrs. Arthur Miles, Mr.  
and Mrs. James Milin, Mr. Herbert  
Cowan, Dr. and Mrs. King Smith, Miss  
Dorothy Stratton, Mr. Gordon Cameron,  
Mr. and Mrs. Robert Davies, Mr. and  
Mrs. J. J. Ashworth, Mr. Scott Griffin,  
Miss Margaret Griffin, Judge Morson,  
Mr. Rankine Nesbitt, Mr. and Mrs.  
Bruce McKinnon, Mrs. Duncan Mc-  
Donald, Miss McDougall, Mr. Harris  
Hoek, General Victor Williams, Mr. and  
Mrs. George Hendrie, Mrs. Charles Lee,  
Miss Sheila Lee, Mr. Edward Seagram,  
Miss Eleanor Seagram, Mrs. Alfred  
Cameron, Mrs. Frank McEachern, Mr.  
and Mrs. Angus Heighington, Mr. and  
Mrs. George Blaikie, Mr. and Mrs. Max  
Blas, Mr. and Mrs. Duncan McLaren,  
Colonel and Mrs. F. B. Robins, Colonel  
and Mrs. J. B. MacLean, Miss Jean  
Macpherson, Mrs. Edgar Jarvis, Mrs.  
Lumbers, Miss Betty Lumbers, Mr. and  
Mrs. Gordon Shaver, Mr. and Mrs. J.  
J. Dixon, Mrs. W. F. Eaton, Oakville,  
Mr. and Mrs. A. F. Rutter, Mr. and  
Mrs. John Coulson, Mr. and Mrs. H.  
Speening, General and Mrs. A. H. Bell,  
Mr. and Mrs. W. J. McWhinney, Mrs.



DR. DONALD MACRAE AND MRS. MACRAE.  
Mrs. MacRae was before her marriage Miss Elsie Lillian Jacques, daughter  
of Mr. and Mrs. A. Meredith Jacques, of Montreal. Dr. MacRae is the son  
of Mr. and Mrs. William MacRae, of Maxwell, Ontario. The wedding took  
place at St. George's Church on September 12th.

Facts About Tea series—No. 3.

## Tea—400 B.C.

Apparently it was the Chinese  
who discovered that a bever-  
age could be made from the  
leaves of the tea-plant, for a  
Chinese author in the 4th cen-  
tury B.C., writes of a beverage  
that could be produced by  
steeping the leaves of the tea-  
plant in hot water.

**"SALADA"**  
**TEA**  
'Fresh from the gardens' S.N.



### THE CASTLE ON THE HILL

Casa Loma is the most unique place on  
the North American Continent to dine,  
dance and entertain.

**GILBERT WATSON AND HIS  
ORCHESTRA EVERY EVENING  
AT THE SUPPER DANCE**

A la carte service—Cover Charge \$1.00.  
10 P.M. to 1 A.M.

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A choice  
menu com-  
posed of the  
most deli-  
cious viands,  
deftly served  
in the Em-  
pire Room.  
Ernest  
Dainty's  
Symphony  
Orchestra  
in  
attendance.  
The charge  
is \$2.00.

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At parties  
and enter-  
tainments in  
private  
homes, cater-  
ing by Casa  
Loma will  
lighten the  
task of the  
hostess and  
provide fault-  
less food and  
service for  
her guests.



### Sterling Silver Water Pitcher

With the autumn weddings so  
close at hand ... Ryrie-Birks  
have in readiness a diversity of  
gifts of sterling silver.

Outstanding ... this handsome  
sterling silver water pitcher...  
designed, fashioned and hand-  
engraved by Ryrie-Birks own  
craftsmen.

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DIAMOND MERCHANTS  
TONGE AND TEMPERANCE TORONTO





E. F. B. Johnston, Dr. and Mrs. Murray McFarlane, Mr. and Mrs. W. B. Hanna, Mr. and Mrs. J. Baird Laidlaw, Miss Frieda Laidlaw, Mr. and Mrs. Ralph King, Mr. and Mrs. George B. Shaw, Mr. and Mrs. Arthur Finucane, Mrs. W. H. Moore, Mr. and Mrs. W. H. Despard, Mr. and Mrs. Ernest Seitz, Mrs. Kenneth Forbes, Mr. and Mrs. Burke Allan, Miss Persis Seagram, Mr. and Mrs. A. D. Morrow, Mrs. Farley Clark, Mr. Earl Scott, Montreal, Mrs. Hamilton Burns, Mrs. G. G. Glennie, Mrs. Eric Phillips, Oshawa, Miss Eleanor McLaughlin, Oshawa, Mr. and Mrs. Reginald Walkins, Mrs. Edmund Bristol, Mr. and Mrs. A. J. McLeod, Mrs. Frank MacKelcan, Colonel Vaux Chadwick, Mrs. Chadwick, Mr. Walter Champ, Hamilton, Mr. John Counsell, Miss Elizabeth Counsell, Hamilton, Hon. W. H. Price, Mrs. Price, Mrs. De Leigh

Major Harry Watson and Mr. Shirley Coate. During the signing of the register, Mrs. George Corman sang very sweetly, "O Perfect Love." Members of the bridegroom's regiment, the 10th Brant Dragoons, under Major N. F. Macdonald, formed a military guard of honor through which the wedding party passed to the skirl of the bagpipes, played by Lt. Pipe-Major Dunbar of the 91st Highlanders, Hamilton. Immediately after the ceremony, a reception was held at the home of the bride's parents, 138 Market street, and a wedding breakfast held in a marquee on the lawn, Dr. J. A. Marquis and Mrs. Marquis and Mr. and Mrs. Ernest Brown Smith assisted the bride and groom in receiving. Mrs. Marquis, mother of the bride, was gowned in silver gray georgette with French felt hat of harmonizing shade and osprey



MISS NORAH JEAN FINDLAY  
Debutante daughter of Mr. and Mrs. William Findlay, of Edgar Avenue, whose coming out dance will be at the Royal York on Wednesday, Nov. 6th.

Wilson, Miss Belle Miln, Mrs. F. Malone, Mr. and Mrs. J. Allan, Mr. and Mrs. J. A. Cameron, Major and Mrs. Boone, Mrs. H. Peters, Mr. and Mrs. Geoffrey Beatty, Mr. and Mrs. Alfred Wright, Mrs. Gordon Taylor, Mr. and Mrs. H. Watts, Mrs. Charles Band, Mr. and Mrs. P. Leadley, Mr. and Mrs. George Leacock, Mr. and Mrs. Sidney Cragg, Mrs. Moes, Mr. and Mrs. Gordon Hyland, Colonel and Mrs. Donald Robertson, Mr. and Mrs. Adair Gibson, Mr. and Mrs. Lyall Scott, the Misses Cosby, Mr. and Mrs. Harold Scandrett, Mrs. E. F. B. Johnston, Mrs. W. G. Watson, Mr. and Mrs. Roy Nordheimer, Miss Patricia Watson, Mrs. E. C. Campbell, Miss Betty Campbell, Miss Winifred Cameron, Mr. and Mrs. Victor Ross, Miss Mildred Warwick, Mrs. Howard Ingram, Mr. and Mrs. Hilton Wilkes, Mr. and Mrs. Homer Smith, Mr. and Mrs. Goldwin Fleming, Mrs. J. F. Cosgrave, Mr. and Mrs. Gordon Finch, Mrs. Livingstone, Mr. and Mrs. John Chippen, Mr. and Mrs. H. Tudhope, Miss Mary Tudhope, Mrs. Douglas Eckhardt, Mr. and Mrs. R. S. Williams, Miss Saunders of Paris, France, Mrs. Frank Stone, Mrs. Victor Sinclair, Mr. and Mrs. Arnold Davidson, Mr. Lloyd Moore.

One of Brantford's loveliest and most fashionable weddings was that which took place on Saturday afternoon, September 14, at 3 o'clock, at the Central Presbyterian church, when Mary Buckingham, eldest daughter of Dr. J. A. Marquis, became the bride of Mr. Adam Wyndam Simpson Smith, son of Mr. and Mrs. Ernest Smith, "Tullyn," London, Ontario, Rev. Dr. A. T. Barr officiating.

The church was effectively decorated with summer flowers, palms and ferns, in which shades of mauve and gold predominated, while the pillars were wreathed with garlands of white clematis. Bouquets of the same lovely autumn blooms designated the guests' pews. The subdued strains of the organ, at which Mr. George Smale presided, swelled into the bridal chorus from Lohengrin, as the bride entered the church, leaning on the arm of her father, who gave her in marriage. She wore a lovely gown of lustrous ivory satin of charming simplicity below the pointed hip line of the tightly fitting bodice. The bridal veil of Nottingham lace, a family heirloom, was becomingly arranged and fell in folds over the long court train, lined with white chiffon, which depended from the shoulder. A rope of pearls was worn and a sheaf of lovely Easter lilies was carried. Miss Helen Marquis, who attended her sister as maid of honor, and the other bridal attendants, Mrs. Walker Whiteside, Windsor, Mrs. Shirley Coate and Miss Eleanor Macpherson, made a charming picture in becoming gowns of glint of gold moire, with tightly fitting bodices and softly flaring skirts of uneven hem line falling to the ankles. Tailored belts, enhanced with pearl buckles, defined the waist lines and pearl chokers were worn. The shade of their gowns was repeated in their satin slippers and hat of French felt, cut short at the back and finished with a modish moire bow. Beautiful bouquets were carried. Mr. William Brown Hendrie, Hamilton, cousin of the bridegroom, was best man. The ushers were Mr. George McAllister Mitchell, Halifax; Mr. Edward Woolcombe, Ottawa; Mr. Harrison Fraser, London; Mr. George Hendrie, Hamilton;

trimming. She carried a bouquet of American Beauty roses. Mrs. Ernest Brown Smith wore a lovely ensemble of delicate egg shell chiffon with becoming hat of harmonizing shade and carried an exquisite bouquet of Sunset roses. His Honor Judge A. D. Hardy proposed the health of the bride's mother, to which Dr. J. A. Marquis responded. The bride travelled in a becoming ensemble of French gray corded silk with suede coat trimmed with large shawl collar and deep cuffs of silver gray caracul, and accessories of harmonizing shade. A French gray hat with up-turned brim completed the smart ensemble. Mr. and Mrs. Adam Smith left on a honeymoon which will be spent at Lake Placid and other points of interest. On their return, they will take up residence at Governor Manor Apartments, Toronto. Out-of-town guests invited were from Montreal, Ottawa, Hamilton, Toronto, Kingston, Guelph, Hespeler, Paris, Ont.; Galt, Stratford, Peribright, Philadelphia, Atlantic City, Paris France; Aldershot, England; Detroit, Walkerville, Ancaster, Beaverton, Edinburgh, Scotland; Lakefield, Lethbridge, Oshawa, Brandon, Vancouver, Winnipeg, Victoria, Baltimore, Saint John, N.B.

Mrs. Ronald Cumming, of London, England, and her two little daughters will be in Hamilton, in November, to stay with Mrs. Cumming's mother, Mrs. William Hendrie, at Gateside House, during the absence of Mr. Cumming in India. Mrs. Cumming expects to join her husband later in Ceylon, leaving her children at Gateside House.

Colonel John Forbes Michie and Miss Sophie Michie, of St. George Street, are again in Toronto after the summer spent in Scotland.

Mrs. Strathearn Hay, of Bernard Avenue, Toronto, has been spending a few days in Montreal.

Mr. and Mrs. R. B. McPherson are again in Toronto after the summer spent in Muskoka.

Colonel and Mrs. Austin Gillies, of Ottawa, were in Toronto for Colonel and Mrs. Reginald Pellatt's dance at Casa Loma, on Friday of last week.

The Lieutenant-Governor of Ontario and Mrs. W. D. Ross held a large and delightful reception at Government House, Toronto, on Thursday afternoon of last week in honor of the Sixth Annual Session of the Insurance Commission of the United States. The Lieutenant-Governor and Mrs. Ross, attended by Colonel Alexander Fraser, received on the lawn at the side of the handsome house, Mrs. Ross looking extremely well in a smart lace and georgette gown in parchment tone worn with a becoming and modish hat in the same shade and having a *bois de rose* feather. She also wore a handsome coat with Russian sables and brown shoes in suede. The long tables in the ball room were attractively decorated with vari-colored gladioli, and here the many guests enjoyed tea. Colonel Rhoades, Captain Robertson, and Lieutenants W. G. Shelden, K. N. Lander and Douglas Catto, W. M. Campbell, and Graeme Gibson, and a group of charming young girls, including the Misses Isobel, Susan and Jean Ross, the Misses Fraser, Miss Steph-

anie Bastedo, Miss K. Gibbons, Miss Charlotte Towers, Miss Margaret Denton, and Mrs. J. H. Thompson, dispensed the always delightful hospitality of Government House. A few of the guests were, Lady White, Mrs. H. J. Fisk, Mr. and Mrs. Alfred Wright, Mr. Alfred Beardmore, Mr. and Mrs. J. A. McLeod, Major and Mrs. S. C. Norworthy, Mrs. G. G. Monk, Sir William Mulock, Mr. and Mrs. Glenholme Moss, Hon. Joseph Thompson, Mrs. Thompson, Mr. Leighton McCarthy, Mr. and Mrs. Main Johnson, Mr. and Mrs. J. V. Byrne, New York, Colonel J. Bulton Virginia, Mr. and Mrs. H. T. Jamieson, Dr. Albert Macdonald, Mr. and Mrs. D. B. Hanna, Mr. and Mrs. A. L. Ellsworth, Miss Laura Brodigan, Dr. and Mrs. George Porter, Mr. and Mrs. Hargraves, Hon. J. B. Lucas, Mrs. Lucas, Mrs. Albert Brown, Mr. and Mrs. C. S. Macdonald, Dr. and Mrs. S. Ryerson, Mr. H. D. Burns, Mr. and Mrs. Henry Brace, Edmonton, Mr. and Mrs. J. H. Gundy, Mr. and Mrs. J. C. Meltzer, Mr. Charles Heath, Winnipeg, Hon. W. H. Price, Mrs. Price, Mr. Arthur E. Fisher, Regina, Mr. and Mrs. J. B. McKechnie, Mr. and Mrs. John Firstbrook, Mr. and Mrs. C. C. Ferguson, Winnipeg.

Mr. Reginald Stewart has returned to Toronto from Europe where he spent the past four months.

The Rt. Hon. L. M. S. Amery, M.P., of London, England, has been the guest during his stay in Toronto of the Lieutenant-Governor of Ontario and Mrs. Ross, at Government House.

Mrs. Baldwin and Miss Betty Baldwin are returning to Toronto on the first of October from Shanty Bay.

The Misses Daphne and Diana Boone, of Toronto, sailed last week in the *S.S. Duchess of Bedford* for England where Miss Diana Boone will attend school at Heathfield.

Mrs. Gwyn Francis, of Toronto, entertained at dinner on Friday night of last week and later with her guests went on to Colonel and Mrs. Reginald Pellatt's dance at Casa Loma.

Mr. and Mrs. Walter Northgrave, with their son and daughter, Walter and Ella, are again in Toronto after a sojourn in Europe.

Mrs. Frank MacKelcan, of Upper Huron Street, is again in Toronto from her summer place on the Georgian Bay.

Brig.-General St. Pierre Hughes, of Ottawa, has been in Toronto for the convention of the American Prisons' Association.

Mrs. Archibald Sharples, of Winnipeg, is sailing from Quebec at the end of the month for England.

# V

# IONNET

Or'gates this exquisite evening gown in fashionable soft chiffon velvet. Graceful front ties attach themselves to the shoulders, ripple into tiers that cross in front, mark the new waistline and finish in two flowing ends. An evening gown of charming grace in deepest blue. At \$135.

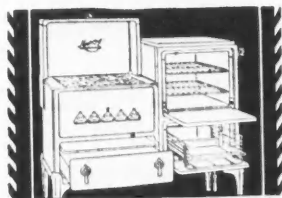
Fashion Floor—The Third.

**THE SIMPSON COMPANY LIMITED**

The new

## VOGUE in Gas Ranges

*Now on Display for Public Inspection*



- 1 "Patrician" Model shown above in Italian Grand Antique Marble Finish with Old Ivory Trim. Handles of Onyx Green Bakelite. Also "Jonquil" Model in Old Ivory with Peacock Green Trim. All enamel.
- 2 The "Magic Chef" Oven is equipped with the famous Red Wheel Oven Heat regulator.
- 3 Cooking-top cover spring-balanced, easy to operate. Unsightly utensils quickly covered.
- 4 "Magic Chef" Oven is heavily insulated. Keeps kitchen cooler when baking.
- 5 Pipes, gas valves and all bolts entirely concealed. All valves convertible by the turn of a screw into "safety" valves.
- 6 Unique Broiling feature includes an extension carriage that brings broiling pan into full view. Reversible broiling pan requires no rack.
- 7 Top-burners of new, vertical-injection type have non-corrosive heads. Burners can be used as simmering burners or as giant burners.

**YOU** are invited to attend the first exhibition of Magic Chef, the most unusual gas range ever designed. In creating this new, exquisite and totally different stove, the manufacturers have ignored all precedent in order to meet perfectly the urgent demand for a style in stoves to conform with the art trends of the times.

Magic Chef sounds a new note of beauty for the kitchen. Possessing the aristocratic elegance of a piece of fine drawing-room furniture, it will give your kitchen a refreshing atmosphere of individuality and modernity—a kitchen that you can now embellish to your heart's content, without a single discordant note.

But, Magic Chef has more than pleasing proportions,

symmetrical lines, beautiful finish and charm of color. It possesses, in addition to the famous Red Wheel heat-controlled oven, many exclusive service features that make it an extremely efficient, labor-saving cooking appliance.

**\$268**

*A Small Down Payment Puts Magic Chef in Your Kitchen—Completely installed—no extras*

Magic Chef will glorify any kitchen, old or new. It will harmonize with any decorative theme. It will prove a pleasing companion for your present kitchen furnishings or for the finest that you may buy. Built to endure, Magic Chef will give you many, many years of superb cooking service.



UNLESS THE GAS RANGE HAS A RED WHEEL IT IS NOT A LORAIN

Although everything possible has been done to make it convenient to a large number of people to inspect Magic Chef, we urge you to come soon that we may give you individual attention.

The  
**Consumers' Gas Company**  
55 Adelaide Street East





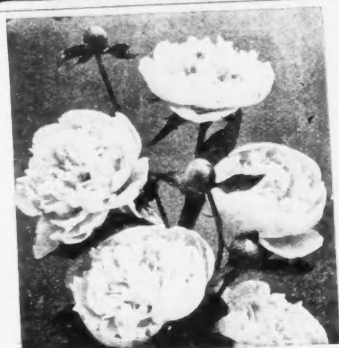


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**SEAL BRAND**  
**ORANGE PEKOE**

A sample will be gladly mailed on request to  
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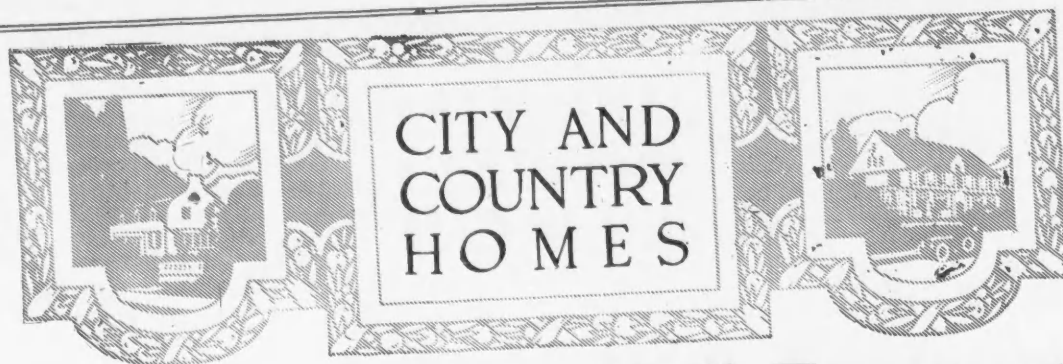


are the most revolutionary improvements made in a century in window construction. The top and lower sashes can be removed inside the house for cleaning by a slight pressure on the patented release control. "KLEEN-EZE" are the only windows that enable you to do everything inside the house. They offer you all the features of a Sash and Weather-stripped window at a lower cost of installation and maintenance.

Manufactured Under License and Distributed throughout Canada by the principal Sash and Door Factories and Retail Lumber Yards.

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**GENERAL WINDOW PRODUCTS**  
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**CITY AND COUNTRY HOMES**

## Ideas For Modern Wall Treatment

THE modern craze for painting walls makes our surroundings more and more vivid and original. Sometimes there are such wild chases after originality that the landscapes painted on them err on the side of too great boldness. But it is surprising how far one can go. I saw a scheme depicted on the walls of a large sitting-room the other day, for instance, that drew its inspiration from a Chinese jungle. The whole of this picture was lacquered.

apply a dark blue glaze and stipple. If there are any recesses they would look well painted or marbled in a delicate contrasting color. If you decide on a very glossy effect for your walls you can achieve this by having them painted and then varnished.

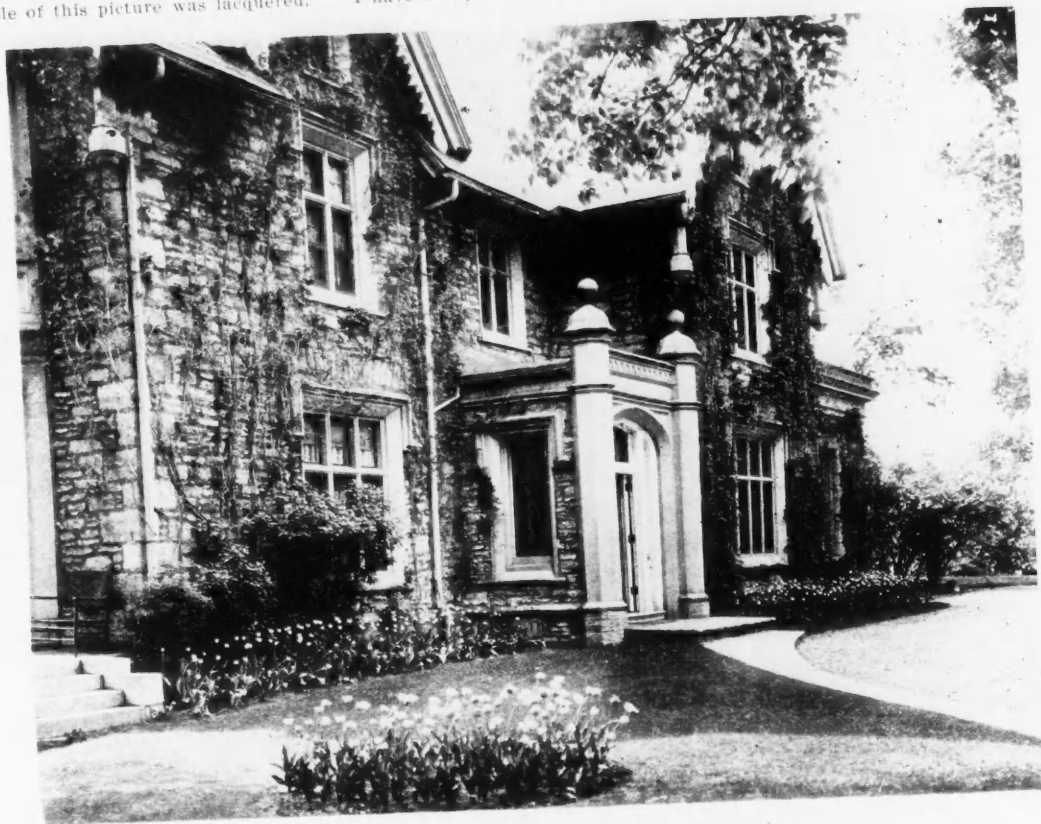
A pretty effect is also obtained by painting the woodwork on the flats in a matte color, and the mouldings glossy.

I have lately seen such an attractive

pearance. Walls were often hung with fine pieces of tapestry, and would be nowadays if it were not for the overwhelming price.

As we all know, the walls of the tombs of the Egyptians were painted in figures, animals, and numerous signs, and in the most exquisite colors which are scarcely dimmed by time. To this day the secret of the wonderful blue they used has not been discovered.

And so we continue, in this twentieth century, with the same old ideas, just slightly varied, according to the fashion of the moment.



FRONT ENTRANCE TO EARNSCLIFFE, OTTAWA

Former residence of the late Dr. Charles A. E. Harriss and at one time the home of Sir John Macdonald.

and in spite of the weird design, the room was not lacking in repose. Good taste in colouring had ensured success. It was a striking decorative treatment thoroughly in the manner of to-day.

About three or four years ago I planned to have my own small boudoir hung with a landscape paper. I visited four or five shops, but could find nothing that I thought suitable. The designs all seemed flat and lifeless. A clever young friend of mine suggested to "paint" the walls. She is a scenic artist and rather partial to futuristic designs, which would have been too overpowering for my small room, and as rightly or wrongly I have a passion for transforming and redecorating myself I chose a design that gave an illusion of distance, and consequently width to the room. Since then artist-painted walls have become quite common.

Walls are also attractive if covered in fabric. I have seen a boudoir hung with buff-colored corded silk, hung stretched tightly across the wall, but arranged in "very wide box-pleats" and framed in a lightly-colored gimp. The cornice was a deep cream, the same tint as the ceiling. Bedroom walls can be covered in the same way, using glazed chintz or printed cotton. The material is machine-stitched together and fastened round the edge with a multi-colored gimp. Walls that are hung in fabric must first always be lined with canvas or wadding, and this makes the hanging of textiles rather complicated and costly.

If economy is a necessity in the furnishings of a house, distemper may play a big and successful part. Everyone knows the type of local builder who brings you a book with a range of crude colors and asks you to mark the number of the one you require; if you tell him the color you have in your mind does not exist in his book, he scratches his head and looks helpless. Even if you select a shade it looks different "en masse." If you have that difficulty to contend with, just tell your painter to tack two or three sheets of paper to the wall in the lightest part of the room and make him work on that, mixing his colors till you are satisfied with the result.

Panelled walls are always lovely, and much less expensive mouldings can be arranged on the walls to form panels. A good scheme is to have painted walls in a pastel shade, say, for example, light blue, and then

tive dining-room. The walls were painted red, not the bright red of Victorian days that was used so much in conjunction with green, but a warm Bordeaux red. The tone swept from skirting to ceiling, which was painted a very deep cream, almost the yellow of old ivory. The curtains and pelmets made an unbroken line, they were the exact shade of the walls. A few old Japanese black and gold needlework pictures framed in black lacquer acted as a foil to the red background. The effect of this room was unusual but not at all sensational.

But, after all, in spite of our chases after originality none of this is really new. Studying mural decoration through different periods it is curious how few changes there have been. The same ideas, allowing for changes of fashion due to lapse of time, have been repeated over and over again.

Wall-papers have been in use in England since early Tudor days. Their method then was to back the paper with canvas before affixing it to the wall; this facilitated its removal from one room of the house to another, as paper was then very costly to buy.

Glass as a decoration for walls was not unknown in Charles I's reign, when a room was often paneled throughout in mirrors. Just imagine the annoyance of seeing oneself reflected hundreds of times all round the room, however pleased one might be with one's personal ap-

## A Smokeless Fireplace

IF YOU are planning to build a fireplace in your new home, or if you have been puttering around trying to fix up your old smoky fireplace so that your family will not be in such imminent danger of being gassed every time you build a fire, then the following facts about fireplace flues may be of help to you.

The flue is perhaps the most important part of the fireplace system. No matter how well every other part of the work is done, if the flue will not carry off the smoke, then the whole scheme falls down.

Engineers have proved that a round smokestack is better than a square one. A square smokestack is more efficient than an oblong one. It is not easy to make a smokestack round, building as we do with rectangular bricks, so that next best thing is to make it square. There is less friction in a square flue than there is in one that is oblong with the same cross-sectional area. Less friction means better draft, quicker movement of the smoke, and a brighter fire.

Since this is true, we ought to do everything we can within reason to decrease friction in the flue. One way to do this is to plaster its inner walls



SUGAR CASTERS AND CREAM JUG, 1712



**\$1.00**

FULL PINT SIZE

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The Champagne of Table Waters  
No artificial gas.

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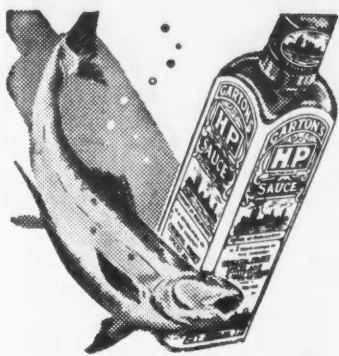
**COFFEE** is more fragrant . . . more delicious . . . when made by the "Hot-Drip" process of the Hotpoint Percolator.

\$21.70

**Hotpoint**  
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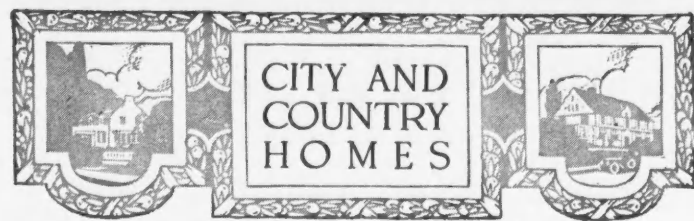


## Always with Fish

Such a welcome change from ordinary fare. Fish is light, easily digested yet sustaining—but don't forget a little H.P. Sauce makes the meal still more appetising & delicious.

# HP

SAUCE



with cement mortar as smooth as we can make it. But this plaster may fall off or it may crack. "If one of these things happens and an opening is thus afforded to the masonry, then if the masonry should crack or the mortar fall out of the brick joints, we would have a "defective flue."

How many times have you read in the newspaper that Mr. So-and-so's house caught fire through a defective flue? Let us eliminate the whole villainy of the defective flues by putting tile linings in flues. These are pieces of fire clay piping made in sizes to fit the brick masonry. The inner surfaces are smooth. The pieces are offset so that they fit one another accurately. They are set together with mortar. They are strong and straight, and make the best protection from the defective flue to be had. It is utterly foolish to build a flue for a residence fireplace without using these tile liners. They are required by many city ordinances.

Another necessary requirement for

the flue is that it shall go high enough above the roof to avoid drafts. It seems that wind blowing from the side of the house comes up over the peak and then swoops down. This, you will see, would form a draft down the chimney if it were built too low and would consequently blow smoke down into the room. No matter how well the flue may be constructed or how carefully the throat may have been designed these back drafts will upset the whole scheme of things and make your fireplace smoke.

Finally, build your flue so it will go straight from your fireplace as it is possible to build it. If your flue goes rambling around Robin Hood's barn the smoke will have to ramble in the same way, and it might miss its proper sense of direction and come rambling back into your living room.

Everybody knows the place for the smoke from a fireplace is in the chimney. Everybody knows also that it does not always go there.

There are enough smoky fireplaces

to make it probable that your fireplace may turn out to be a smoky one. This is a question seriously interesting to you.

What makes the smoke come out into the room rather than go up the flue where it belongs? Let us see.

First let us think of a fireplace as a kind of a masonry cavern made fireproof so that a fire can be built there with impunity. If you run this fireplace straight up through the roof so that there is no obstruction anywhere, the smoke certainly ought to go up without any question. Suppose the fireplace is only six inches deep; then the fire itself must come out at least to the face of this masonry cavern, and the smoke would just as easily go out into the room as up the flue. If the fireplace arch is very high with this shallow depth, perhaps, all the smoke would miss the flue. On the other hand, let us suppose that

in soil occupied by plants is exhausted in exact proportion to the latter's size and growth, so it should be provided abundantly in the beginning and replenished later as occasion requires. Some forms of food will last longer than others, and as a rule these are the kinds which should be well incorporated with the soil before a single plant is set in place.

Among the best of the general fertilizing materials is coarse ground raw bone, for it decomposes slowly, will not "burn" the roots and supplies those elements most needed by the majority of herbaceous perennials, shrubs and trees. On the basis of one generous handful to every large herbaceous clump and proportionately larger quantities for woody material, it can be counted on to give plants a good safe start and keep them going for a couple of years. Thereafter, a

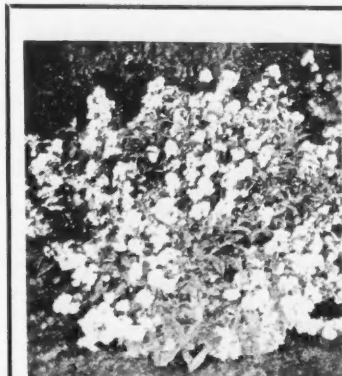


## Brunette Beauty

Dull, lifeless, brown hair glows with alluring tints after a shampoo with Evan Williams "Graduated". Six distinct shampoos for every shade of hair, at your druggist.

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## Harvesting?

What a boon "Camp" Coffee is out on the prairie! Made in a moment by adding boiling water, and always delicious.

**CAMP COFFEE**

B. Patterson & Sons, Ltd., Chicago



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brings you  
Kitchen comfort

BY its cleanliness, by its ease of operation and by its perfect cooking results an Electric Range brings kitchen comfort to you.

Just think, no sooty pots and pans to scour, no fuel dust to remove from kitchen furniture, no effort to start the heat . . . just the turn of a switch.

And in the modern kitchen there's no range so suitable as an electric range . . . its finely enamelled finish is quite in accord with the light-painted and tiled kitchens of today.

There are many styles and sizes of Electric Ranges sold on easy terms, including the cost of installation.

Step into either of the Toronto Hydro-Electric Shops and see the wide selection . . . see for yourself how electricity gives you more kitchen comfort.

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SHOPS**

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Telephone Adelaide 2261.

Keep Canada Prosperous—Buy Goods Made in Canada.

the fireplace is three or four feet in depth and the arch very low. There could then be no question that all the smoke would go up the flue. Quite evidently the depth and the height of the fireplace have something to do with this matter of final direction of the smoke.

We can state two very simple rules in this connection. First, the minimum open depth of any fireplace from front to back is 21 inches. Second, the depth of the fireplace with a masonry throat must be at least two-thirds as great as the height of the fireplace opening. There you have a very definite way to associate proper sizes for the fireplace. As you raise the height of the opening, you must increase the depth of the hearth. If you have a great fireplace large enough to walk into—six feet or more in height—you would require a minimum depth of four feet. If the height is 36 inches, then the depth should be at least 24 inches.

The second consideration is the connection between the fireplace and the flue. If we run the fireplace directly into the flue without the least obstruction, and if all the details are handled properly, all the smoke will go up. But all the heat will go up also. The problem is to get all the smoke out and reflect some of the heat back where you are sitting—in the half light perhaps, with your children on your knee.

We call the connection between the flue and the fireplace the throat. The throat is a restricted area above the fireplace that serves to baffle the smoke and thus allow some of the heat to be thrown out into the room. Some of the heat must go with the smoke to help it rise—to increase the draft. The oblique surface above the fire, which we may call the "roof" of the fireplace, is so shaped in order to reflect heat out into the room. This oblique surface therefore is highly important. The side walls of the fireplace are also set at an angle for this same purpose of radiating heat. All of these surfaces are built generally of fire clay brick because this will withstand the high temperatures that come when the fire is going.

## Fertilizers for Fall Planting

THE setting out of hardy plant material, whether herbaceous or woody, should always be preceded by thorough preparation of the soil to the full depth to which the main supply of roots may be expected to reach eventually. These plants are, usually, put in as perennials and benefit greatly by as much permanence in the conditions provided for them as can reasonably be assured.

Good soil texture is one condition which, once provided, can be expected to remain indefinitely, but this can not be said of that even more important necessity, plant food. In the very nature of things the nourishment

top dressing of it once or twice a year, worked well into the surface around each plant will replenish the food supply very satisfactorily.

There is just one drawback to ground bone; it is not good for acid-loving plants on account of the lime in its makeup. For these, well rotted manure is safer and better.

The excitable mind mistakes a rock for a tiger and the shadow of the bow for a snake; the serene mind regards the sea gulls as companions and the croaking frogs as music.

## We Specialize in All High Grade Fuels

Semet-Solvay Coke

American Anthracite

Welsh Anthracite

Cannel for Fireplaces

Fuel Oil (Meter Measured)

**The Standard Fuel Company**  
of Toronto, Limited

Elgin 7151 or our yards

K. R. MARSHALL, President.

## Do you apologize to guests?



Buy Sani-Flush at your grocers, drug or hardware store, 35c.

Do you feel ill at ease at guests using your bathroom? You have put out dainty towels. The bath, the lavatory are spotless. What about the toilet, is it noticeably stained and discolored? Sani-Flush will make that immaculate too. Sani-Flush is so easy to use! Just sprinkle it in the bowl, following the directions on the can, and flush. The job is done. Pleasantly and thoroughly. Sani-Flush cleans and purifies the entire toilet, even the hidden, unhealthful trap.

Use Sani-Flush frequently in summer. It is harmless to plumbing. Keep a can on hand all the time.

HAROLD F. RITCHIE & Co., Ltd., Toronto, Canada  
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**Sani-Flush**  
Cleans Closet Bowls Without Scouring



# Superiority!



**N**OTWITHSTANDING the great strides of modern invention, no machine has ever been devised that can produce slippers comparable to those made by the old-fashioned hand process.

Hand-made shoes are more pliable, better shaped, fit more naturally and comfortably, have no wrinkles in the lining, and no lasting pegs. In the ordinary McKay sewn shoes from 60 to 80 tacks are left in each slipper, whereas not a single tack can be found in an Owens-Elmes shoe because none are used. And we know of no factory in Canada where shoes are made in the same hand way as in the Owens-Elmes privately owned shop.

The fame of Owens-Elmes Slippers has spread far afield. Apart from a growing Canadian demand, scores of women in American cities—and many famous actresses—buy Owens-Elmes shoes because they can find footwear nowhere else equal to them in graceful beauty and flexible lightness.

Our new Autumn styles are a revelation in shoe loveliness.

**Owens-Elmes, Limited**  
89 Yonge Street

## Fall Cleaning Time Again!

When you look at your curtains and drapes you realize, with a sigh, that they are dirty and that you'll really have to get them cleaned.

Don't worry! Send them to us and have them cleaned the New Method way.

Washable curtains are cleaned with pure Ivory Soap flakes in ten changes of soft water. They are dried on a frame (no pins used) so that they keep their original size. Frilly edges are repleated so that curtains actually look like new.

Dry cleaning unwashable curtains is also one of our specialties. So you can send all curtains and drapes to us with complete confidence, and we will tell you which will wash and which should be dry cleaned. Telephone Adelaide 9271 and our driver will call when it is convenient to you.

**NEW METHOD LAUNDRY LIMITED**

"We Know How"

Adelaide 9271



Miss Irma Wright, of Toronto, Underwood typist, former Canadian Champion, and at present holder of the Amateur Championship of the World.

Miss Wright will take part in the twenty-fourth annual World's Championship Contest at Massey Hall on Saturday evening, September 28th.



The marriage of Miss Doris Strickland, daughter of Mr. and Mrs. D'Eyn-court Strickland, to Mr. Richard V. Porritt, son of Mr. and Mrs. F. R. Porritt, of Victoria, took place in the Church of the Redeemer on Saturday, September 14. The church was decorated with quantities of autumn leaves and chrysanthemums. The pastor, Rev. R. A. Armstrong, officiated. The bride, who was given away by her father, wore a gown of ivory chiffon satin with close fitting bodice, long sleeves and draped skirt. The long train was lined with white chiffon and finished with a bow knot of orange blossoms. The tulle veil was held in place with a band of orange blossoms. The charming bride carried a bouquet of sweetheart roses and maidenhair fern. The Misses Jes-

The Lieutenant-Governor of Ontario, the Hon. W. D. Ross, entertained at dinner last week for the Rt. Hon. L. S. Amery, who was a guest at Government House, Rosedale, Toronto. The following were present: Mr. G. W. Beadmore, Hon. P. C. Larkin, Mr. L. M. Wood, Mr. J. B. Bickersteth, Mr. A. W. Scripture, Hon. G. S. Henry, Prof. Alfred Baker, Col. the Hon. W. H. Price, General Sir George Cory, Rev. Stuart Parker, Mr. A. E. Dymont, Sir Henry Drayton, Mr. Hugh S. Eayrs, Mr. W. H. Moore, Mr. H. D. Burns, Brig. Gen. C. H. Mitchell, Mr. J. B. O'Brien, Mr. D. G. Ross and Col. Fraser.

Sir John and Lady Martin Harvey will be in Toronto on September 30 and will be in the city for some time.



**MRS. JUSTIN COOK**  
Formerly Miss Ethel Agar, daughter of Mr. and Mrs. T. J. Agar, of Toronto, whose marriage took place in Grace Church-on-the-Hill, Toronto.

—Photo by Charles Ayllett.

Colonel and Mrs. Reginald Pellatt entertained at a dance at Casa Loma, Toronto, on Friday night of last week, which was greatly enjoyed by their three hundred guests. Colonel and Mrs. Pellatt, the latter smart in a French gown of black chiffon and net, with jewelled shoulder straps—received in the great hall which was charmingly decorated. An orchestra of twelve pieces provided music for the dancers. The guests included Sir Henry Pellatt and Mr. and Mrs. J. B. Perry, the latter becomingly gowned in black lace and wearing a rose point scarf.

Miss Betty Ellsworth, Toronto, entertained at a tea and shower on Friday afternoon of last week for the bride-elect, Miss Dorothy Stratton. A unique feature at the party was a miniature aeroplane poised in the air, which showered the many gifts on the bride-elect. Mrs. Stratton and Mrs. A. Cameron presided at the table. Among the guests were: Mrs. George Summer-ville, Mrs. Arthur Melgren, Miss F. Matthews, Mrs. Page, Mrs. McCausland, Mrs. Harold Summerville, Mrs. R. C. Matthews, Mrs. Turner, Misses Helen and Frances Playfair, Susan Smith, Evelyn Booth, Margaret Hunt, Helen and Betty Anderson, Antoinette Lalande, Helen and Mabel Turner, Athol and Margaret Baines, Billy MacLaughlin, Isabel Thompson, Eileen Pace, Lillian Melgren, Betty Lumbers, Helen Steele, Nancy McDougald, Isabel and

Miss Helen Stanley, daughter of Mr. and Mrs. Stanley G. Smith, of St. Catharines, and granddaughter of Hugh Walker Esq., of Guelph, was married to Mr. Edward Frank McCordick, of Montreal, son of Col. and Mrs. Frank C. McCordick, of St. Catharines. The ceremony took place in Knox Presbyterian Church, St. Catharines, on Saturday, Sept. 14th, and Rev. Dr. Robert Johnston officiated. The church was decorated with roses, maidenhair fern, yellow and purple gladioli, ferns and palms. The bride, who was given away by her father, wore an ivory wedding gown. The bodice was of crepe Elizabeth, with long tight sleeves ending in a point over the wrist, and satin formed the circular skirt. The long peacock train, which fell from the shoulders, was of satin, lined and edged with cloth of gold. Her veil of Brussels lace was arranged in cap shape, caught with orange blossoms. She carried a colonial bouquet of yellow roses, lily-of-the-valley and baby's breath. The maid of honor, Miss Ruth Sheehan, and the bridesmaids, Miss Patricia Acres and Miss Grace Graham, of Belleville, were gowned alike in capucine yellow crepe made in princess style, and their hats of velvet combined with felt were violet. Their colonial bouquets, edged with violet lace, were of yellow roses, purple verbena and pansies, and tied with violet and gold ribbons. The best man was Mr. George Lamplough, of Montreal, and the ushers were Mr. Gordon Trent, of Toronto; Mr. Kenneth and Mr. Anton Walker, of Guelph; Flying Officer D. H. MacCaul, of Camp Borden, and Mr. Bruce McCordick. During the signing of the register Mrs. E. H. Lancaster sang. Mr. and Mrs. Stanley Smith and Col. and Mrs. McCordick received with the wedding party. Mrs. Smith wore a two-toned blue ensemble, the dress of georgette and the coat of transparent velvet with fur. Her hat was the same shade and she carried a sheaf of pink roses and blue delphinium. Mrs. McCordick, mother of the bridegroom, wore a beige and brown ensemble of crepe, with matching hat, and bouquet of zinnias in autumn tints. After the reception Mr. and Mrs. McCordick left by motor for the White Mountains, the bride traveling in a dark blue ensemble, with felt hat.

The Women's Auxiliary to the Army Medical Corps of Toronto are holding a bridge on October 18th at the Royal York. Mrs. J. W. S. McCullough is the convenor and Mrs. W. R. Cook is convenor of tickets. The Army Medical Corps bridge has always been a large and enjoyable affair and if this one follows the success of its predecessors, it will probably be the largest bridge of the winter season.

Sir Sidney Skinner, of London, England, is a visitor in Canada. Sir Sidney was a passenger in the S.S. *Empress of Australia*.

Mrs. Melville Gooderham, of Toronto, entertained at dinner on Friday night of last week and later with her guests attended Colonel and Mrs. Reginald Pellatt's dance.

Miss Eleanor McLaughlin, of Oshawa, gave a shower on Monday of this week for the bride-elect, Miss Dorothy Stratton.

Mrs. Walter J. Barr, of Walmer Road, Toronto, with her daughters, Mrs. James Walker and Mrs. Lyle Scott, are in Atlantic City.

Mrs. Bremner Green is again in Toronto after the summer spent in Oakville.

Mrs. Arthur D. Miles is again at her residence on Willocks Street, Toronto, after the summer spent at her place in Cobourg.

Mrs. Paul Meredith, of Toronto, entertained on Monday of this week at luncheon at the Lambton Golf Club for the bride-elect, Miss Kathleen Tait.

Mrs. J. R. S. McLernon and Miss Mary McLernon are again in Montreal after the summer spent abroad.

## Making Old Furniture New

This means that the seats of the chairs should be as soft and the backs as restful as ever, that the legs and frames should be made firm, and that all that time has taken from your furniture should be restored.

We will be pleased to send one of our experts to look at your furniture. He will suggest the treatment that will benefit it most and you will know before the work begins how much it will cost.

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Elizabeth McPhedran, Dorothy Worsley, Ruth Vaughan, Jean Harris, Gay Langmuir.

Mrs. Alfred Caulfield and her son are again in Toronto from England and Wales where they were the guests of Mrs. Caulfield's father, Sir Ivan Jones.

Mr. Leighton McWhinney, of Toronto, entertained on Friday night of last week for Miss Dorothy Stratton and her fiancé, Mr. Gordon Cameron.

Vice Admiral T. H. Fuller, K.C.B., C.M.G., D.S.O., commander-in-chief of the American and West Indies station, and officers of his flagship, *H.M.S. Despatch*, were the guests of honor at a brilliant reception and dinner last Tuesday evening, their host being Major General the Hon. Hugh H. McLean, Lieut.-Governor of the province of New Brunswick. The delightful function took place at "The Grove," Rothesay, the private residence of the Governor. The guests were received by His Honor who was attended by his aides, Lieut.-Col. R. J. Brook and Major Lounsbury, of Fredericton, and Mrs. Hugh H. McLean, Jr., the latter wearing a lovely Lucerne blue crepe gown. Roses and other garden flowers adorned the mantelpieces and all available spaces in the drawing rooms, supper tables and halls of the beautiful old residence. After the guests arrived following the dinner, to which a limited number were invited, dancing began, an excellent orchestra providing the music. Over two hundred guests were present.

Mrs. Victor D. Davidson entertained at bridge at the residence of her parents, Mr. and Mrs. T. E. G. Armstrong, Queen Square, Saint John, on Monday afternoon in honor of Miss Dorothy Hooper, of Ottawa. Cards were played at six tables and the winners of the prizes were Mrs. Hugh H. McLean, Jr., Miss Hooper, Mrs. Donald C. Malcolm and Mrs. Cecil F. West. At the tea hour Mrs. Armstrong presided over the prettily appointed table.

Mrs. William S. Allison and her daughters, the Misses Anne, Louise, and Audrey and her sons, Masters John and Philip, after spending two years at Lausanne, Switzerland, returned to their home at Rothesay, N.B. last week-end. While abroad, they visited Austria, Bavaria, Italy, Germany, Palestine, Paris, London and other historic cities.

Miss Lillian Snowball, of Chatham, N.B., is the guest of Mr. and Mrs. Heber Vroom, at Kingswood, Rothesay.

Col. and Mrs. W. B. Anderson, of Kingston, Ont., are guests of Hon. and Mrs. L. P. D. Tilley at Rothesay, New Brunswick.

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## AMOR SKIN

Amor Skin feeds youth hormones to the skin cells, builds these cells up and banishes wrinkles. Order a jar today.

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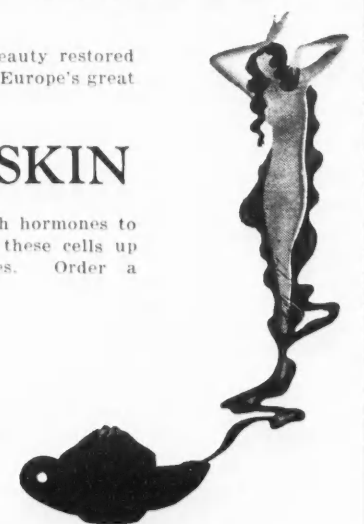
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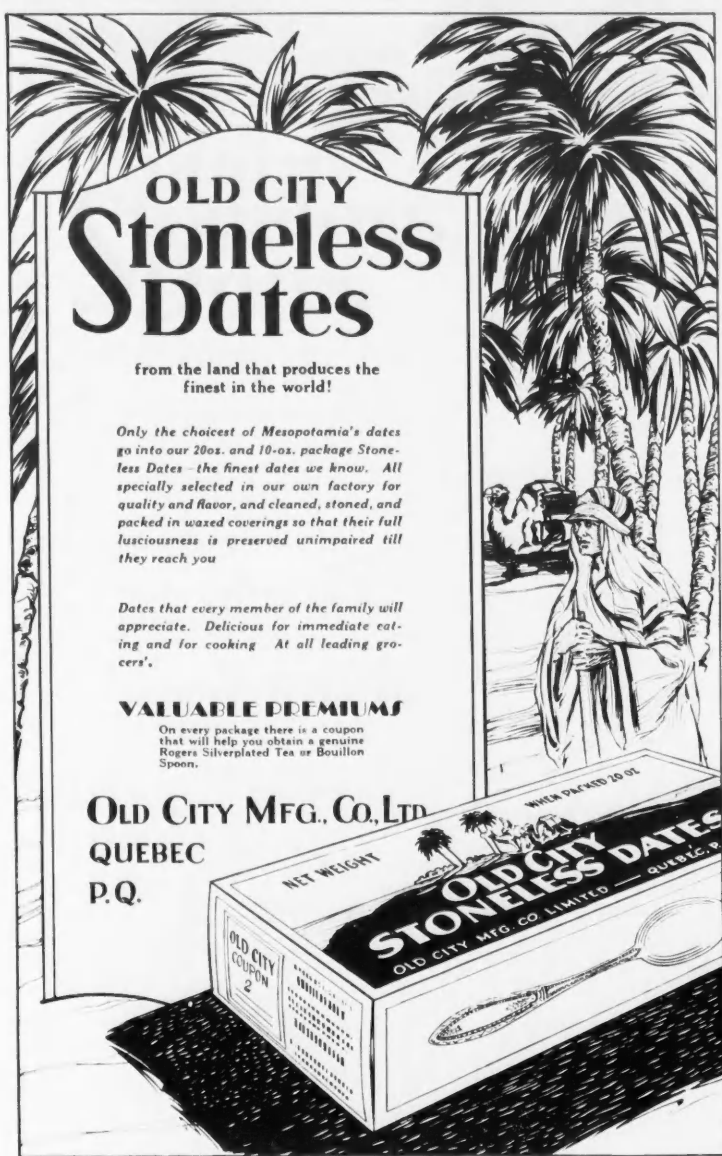
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Only the choicest of Mesopotamia's dates go into our 20s. and 10-s. package Stoneless Dates — the finest dates we know. All specially selected in our own factory for quality and flavor, and cleaned, stoned, and packed in waxed coverings so that their full lusciousness is preserved unimpaired till they reach you.

Dates that every member of the family will appreciate. Delicious for immediate eating and for cooking. At all leading grocers.

**VALUABLE PREMIUMS**  
On every package there is a coupon that will help you obtain a genuine Rogers Silverplated Tea or Bouillon Spoon.

**OLD CITY MFG. CO. LTD. QUEBEC P.Q.**

**The Onlooker in London**  
(Continued from Page 18)

templates a connecting service with existing services, so that intending passengers may be conveyed to or from Croydon to meet the air liners arriving there. The project indicates great confidence in the future of civil aviation in this country, and if the plans outlined are carried out, should help to justify that confidence.

**A Great Dress Display**  
THE Fashion Exhibition at Olympia is intended to serve as an object lesson to buyers from all parts of the British Isles, from the Dominions,

fours for the women golfer or country-life enthusiast. The best that can be said for this fashion is that, so far as plus-fours are concerned, men are welcome to keep them.

**Teetotaller and Wit**  
THERE is no prominent figure in public life who now holds the same position as Sir Wilfrid Lawson, the centenary of whose birth is to be celebrated this week by the laying of a wreath at his statue in the Embankment Gardens. Sir Wilfrid was known even more for his fanatical teetotalism than for his ready wit. So far did he carry his views that guests



**THE LINCOLNS TAKE OVER BUCKINGHAM PALACE GUARD**  
The 1st Batta. Lincolnshire Regiment relieved the Coldstream Guards for the Buckingham Palace Guard while the Coldstreams were away on manoeuvres.

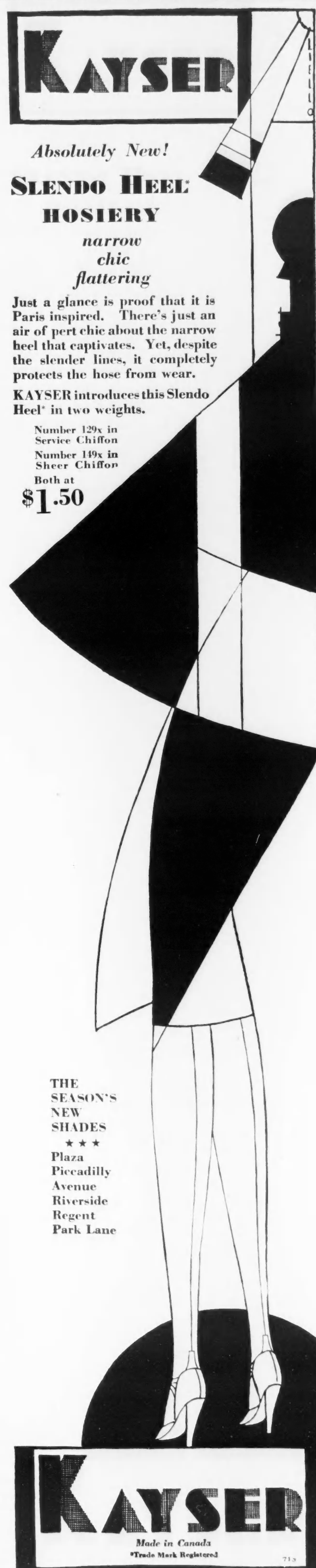
from America, and the Continent on the subject of women's dress. Everything that has any connection with feminine attire finds a place in the show. Here the button enthusiast—and buttons play an important part in autumn and winter fashions this year—will find much to occupy his attention. The fur buyer, who may not have known it before, will realize as he gazes at sumptuous models in sable and mink, and broadtail and pony skin, that the work of English furriers is second to none in the world. The dressmaker searching for new and beautiful fabrics in which to give expression to her ideas will find a variety of fabrics offered for her inspection. English and Scottish tweeds and homespun have established a world-wide reputation, and suits made from these materials figure largely in the exhibits. Every country in the world acknowledges that the ideal sports suit is an essentially English product, and sports suits of all kinds are to be seen, from the sedate model in tweed to jazz-like creations in stockinet or other fabrics. The cocktail suit, a new comer in the dress world, may be modelled on Mexican national dress, suggest the garments of a harem beauty, an explosion in a dye-works, a Neapolitan ice, a vegetable salad, a hors d'oeuvre, or, indeed, almost anything. Suits of this kind are made from brocade, from crepe-de-chine, satin, velvet, and any other fabric which the designer thinks will further fashion's ends. There is also among the exhibits a suit of plus-

four, at his table were not allowed wine. Gladstone, who was accustomed always to have a glass of port at the end of his dinner, once dined at his house, and the champion of temperance did not relax his strict rule even for the great statesman. When Gladstone returned home he was asked by his son (so the story goes) what he had had for dinner. He replied, "Water, Herbert; and very little of that, too."

**Travellers' Tales**  
EVERY club has its own bore, and at a Piccadilly establishment it is a big game shooter. "Never saw a lion I feared," he puffed, "never once!" "Neither have I," piped the mild little man in the corner, to every one's amazement. "In fact when I've been tired, I've often thrown myself down and slept peacefully amongst lions in their wild state." "Rot!" said the bore politely. "It's a fact," affirmed the little man, "and I'm willing to bet on it." "African lions?" "Well, I don't know where they came from originally. Not African lions, exactly. I suppose—dandelions."

The full moon must wane and the full-blown flowers must fade; therefore the wise man does not expect to attain enduring perfection. Chinese proverb.

It is other people's faults that you should forgive, not your own. It is your own suffering that you should bear, not that of others.



**KAYSER**

**Absolutely New!**

**SLENDO HEEL HOSIERY**

*narrow chic flattering*

Just a glance is proof that it is Paris inspired. There's just an air of pert chic about the narrow heel that captivates. Yet, despite the slender lines, it completely protects the hose from wear.

KAYSER introduces this Slendo Heel in two weights.

Number 129x in Service Chiffon  
Number 149x in Sheer Chiffon  
Both at **\$1.50**

**THE SEASON'S NEW SHADES**  
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Made in Canada  
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**FALL SAILINGS**  
Every Friday up to and including November 22nd, in conjunction with the Cunard Line, to Belfast, Liverpool, Glasgow, Plymouth, Havre and London.

Remember the last two Cunard sailings this season from Montreal, November 22nd.

Ask about our special Christmas Sailings.

Book through The Robert Reford Co. Limited, Corner of Bay and Wellington Streets, Toronto, (Tel. Elgin 3471), or any steamship agent.

**ANCHOR-DONALDSON LINE**

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**OVEN FRESH from Dublin Ireland**

Jacob's delicious biscuits . . . Cream Crackers, Butter Puffs, Wave Crest, as fresh as the day they came out of the oven in Dublin, Ireland, kept that way in the new three-fold protective package. Try them to-day, and know their crisp delight.

Britain's best biscuits since 1885.

**JACOB'S** Cream Crackers, Butter Puffs, Wave Crest at the new attractively low price.

In the new protective package at the new low price.  
Trade enquiries to W. G. M. Shepherd Co. Ltd., Montreal.




MRS. REGINALD EMERY VERITY  
Formerly Miss Marion Dell Laing, daughter of Mr. and Mrs. John Laing, of Brantford.  
—Photo by Walker Studio.





**Make Better Bread**  
Ask your grocer for  
**ROYAL YEAST CAKES**  
STANDARD OF QUALITY  
FOR OVER 50 YEARS



Nests of tables for  
**LIONEL RAWLINSON LIMITED**  
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Hand-Made Furniture  
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**This food without fibre**  
*These gums without work!*

DAY after day you eat the soft fare of civilization. Your gums are robbed of their needed work and exercise. Is it any wonder that they become soft and tender . . . that "pink tooth brush" comes, with its warning of worse trouble ahead?

**How Ipana and massage defeat "pink tooth brush"**

Fortunately, dentists have found a way to check the alarming spread of gum troubles. Massage the gums, they say, twice daily. For massage stirs the circulation of blood within the gum walls, sweeping away impurities, toning the tiny cells and building the tissues back to firm and hardy health.

And even better than massage alone is massage with Ipana Tooth Paste. For Ipana has a special ingredient—zinc— a hemostatic and antiseptic widely used in the practice of dentistry. Its presence gives Ipana the power to tone and invigorate the gums.

**Make a full month's test of Ipana**

The coupon offers you a ten-day trial tube of Ipana. Ten days will amply demonstrate Ipana's superb cleaning power, its delicious taste. But it can only start the work of restoring gums to health. So get a full-size tube of Ipana—enough for 100 brushings.

**IPANA TOOTH PASTE**  
MADE IN CANADA

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1239 Bloor St. W., Montreal, P. Q.  
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two-cent stamp.  
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Mrs. Henry Joseph is again in Montreal from Cedarhurst, Long Island, where she was the guest of her daughter, Mrs. R. D. Elwell.

Miss Ruth Marion Shattford, daughter of Canon and Mrs. Shattford, whose marriage to Mr. Leslie Holmes, of London, England, is taking place quietly on October 1, at the Church of St. James the Apostle, will be attended by Miss Betty Fisher as bridesmaid, while Mr. F. E. Lucas, of Toronto, will act as best man for the bridegroom.

Out-of-town guests, who will attend the wedding will include Mr. and Mrs. F. E. Lucas and Mrs. Cecil Harcourt, of Toronto; the Rev. Mr. and Mrs. Allison, of Stockport, N.Y.; Miss Vera

of Westmount, has been arranged to take place on Thursday afternoon, October 10, at St. George's Church, at four o'clock. The Rev. Canon Gower-Rees will officiate. Miss Laura Robertson, sister of the bride, will attend her as maid of honor, and the other bridal attendants will be Miss Duncan MacEachran and Mrs. H. V. Roper. Dr. James B. Ross will act as best man for the bridegroom, and the ushers will be Mr. Herbert Parker, Mr. H. V. Roper and Mr. Duncan MacEachran. The wedding reception will be held at the residence of the bridegroom's mother, Mrs. E. W. Parker, Roslyn Avenue.

The marriage of Nita Clare, daughter of Mr. S. S. Shattford, of Halifax,



MRS. THEODORE CORBETT GRAHAM, OF TORONTO  
Who before her marriage in August was Miss Marjorie Cairns Gamble, only daughter of Mr. and Mrs. Arthur A. Gamble, of Ottawa. Mr. Graham is a son of Mr. and Mrs. T. H. Graham, of Inglewood, Ont.

—Photo by Paul Hordal.

Shattford, of Detroit, the Rev. Mr. and Mrs. Holmes, of Westfield, N.B., and Mrs. Rindge, of New York.

Sir William and Lady Clark, of Ottawa, entertained on Tuesday night of last week at a dinner in honor of their guests, Mr. E. M. Clark and his daughter, Miss Valentine Clark, of England. Other guests were Colonel and Mrs. H. Willis O'Connor, Colonel and Mrs. L. P. Sherwood, Mr. and Mrs. Melville Rogers, Mr. and Mrs. Douglas Blair and Mr. Graham Spry.

Mrs. George Garnett is again in Quebec from Montreal where she was the guest of Mr. and Mrs. Louis Gellinas.

Mr. and Mrs. D. Forbes Angus Lane returned to Montreal from their place at Senneville.

Colonel the Hon. Stuart Pleydell-Bouverie and Mrs. Pleydell-Bouverie, of Godalming, England, who have been the guests in Montreal of Mr. and Mrs. Frank M. Ross, sailed last week in the S.S. *Montclair*.

Miss Claire Fortier is again in Montreal from Brockville, where she was the guest of Mrs. George H. Fulford, Jr., for several days.

Miss Ruth Shattford returned to Montreal last week from Toronto where she was the guest of Mrs. F. E. Lucas.

The marriage will take place very quietly in Quebec on Saturday, October 5, of Suzanne, daughter of the late Major "Cyprus" East, R.C.I.F., former commandant of Military Depot No. 2, to Captain Harry Livingston Lamb, D.S.O., son of the late Mr. A. S. Lamb and Mrs. Lamb, of Glasgow, Scotland.

Mr. and Mrs. Z. Hebert are again in Montreal from Brittany, France.

Miss Margaret Mousarrat, of Montreal, is in Ottawa this week for the Deloncourt-McMahon wedding at which she is a bridesmaid, and is the guest of Mr. and Mrs. J. A. D. Hollander.

Miss Minnie Blackburn is again in Ottawa after several weeks spent in California.

The marriage of Jean Baldwin, daughter of the late Mr. and Mrs. Alex. Robertson, of Montreal, to Mr. Edward Parker, eldest son of the late Mr. Edward W. Parker, and of Mrs. Parker

to Mr. Stewart Sawle MacInnes, of Welland, Ont., son of the late Mr. D. S. MacInnes and of Mrs. MacInnes, of Vankleek Hill, was solemnized at twelve o'clock noon on Saturday, September 14th, at the Church of St. James the Apostle, Montreal. The Rev. Canon Allan P. Shattford, cousin of the bride, performed the ceremony. The bride, who was given away by her father, wore a blue ensemble, a platinum fox fur, the gift of the groom, and carried a shower bouquet of opheelia roses and lilies-of-the-valley. Following the ceremony a luncheon was served at the residence of Canon and Mrs. Shattford, where the bride's table was prettily arranged with pink roses, lilies-of-the-valley and tulips and centered with the wedding cake. Later the bridal couple left to spend their honeymoon in Muskoka. They will reside in Welland. The only guests were the immediate families of the bride and bridegroom.

The marriage of Jean Irvine, daughter of Mr. and Mrs. Harold Kennedy, of the Chateau Apartments, Montreal, to Mr. Hartland MacDougall Paterson, son of Mr. and Mrs. Alex. Paterson, Sturges Street, Montreal, took place on Tuesday afternoon, September 24th, at four o'clock, at the Church of St. John the Evangelist. The bride was attended by Miss Florence Lockwood, of New York, and by her two sisters, the Misses Sybil and Cora Kennedy, as bridesmaids. The three little flower girls were Miss Katherine Mackenzie, niece of the bride, Miss Brenda Sutherland and Miss Joan Paterson, nieces of the bridegroom. Mr. Alex. Paterson attended his brother as best man, and the ushers were Mr. Jack MacDougall, Mr. Ian Nichol, Mr. Allan MacKay, Mr. Sidney Dobell and Mr. Harold I. Kennedy, brother of the bride. The wedding reception was held at the Montreal Hunt Club.

Dr. G. W. Parmelee, of Quebec was a passenger in the S.S. *Montclair*, which recently arrived at Quebec from England.

The Hon. Margaret Shoughnessy and the Hon. Hazel Shoughnessy, daughters of Lord and Lady Shoughnessy, sailed on Wednesday of last week in the S.S. *Montclair* to continue their studies abroad.

Mrs. Gerald Hanson and her family are again in Montreal from their summer place at Ste. Anne.



AN OTTAWA ENGAGEMENT

Mr. Roderick Colin McDonald, of the Geological Survey, Ottawa, son of Mr. and Mrs. Colin McDonald, of Ripley, Ontario, and Isabel Anne Whelen, daughter of Mrs. Peter Whelen, and the late Mr. Peter Whelen, whose marriage will take place on Saturday afternoon, October 5, in Ottawa.



## The Silhouette

Has Changed

Not a speck on the horizon but an actual fashion well on the way to universal acceptance—the new short waisted, long skirted silhouette . . . smart women will contemplate no other . . . EATON'S are sponsoring it with high enthusiasm.

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## Chosen for the New Marquette!

With one eye upon the fabric preferences of discriminating women and the other upon dependability, General Motors have selected Oriental Plush as the interior fabric of the new Buick-built Marquette.

Women prefer Oriental Plush in their enclosed cars because its almost animate silkiness never dims, and never seems to wear. Year after year, until trade-in time comes, Oriental Plush keeps its unruffled sheen, unmarred, unsoiled. A marvellous faculty, possible only by a special weaving process, used exclusively in the making of Oriental Plush.

Ask for and see that you get genuine Oriental in your next enclosed McLaughlin-Buick, Oakland, Studebaker, Pontiac, Durant, Chrysler, Oldsmobile, Marquette, Viking or Chevrolet (except Coach). There is no extra charge if you specify when purchasing, Oriental Textiles Company, Limited, Oshawa, Canada.

**ORIENTAL PLUSH**  
*Its Beauty Lasts*





# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, SEPTEMBER 28, 1929

P. M. Richards,  
Financial Editor

## How The "Price of Money" Governs Our Prosperity

Forecasting Construction Activity From the Bond Market

PUBLIC interest has been so keenly concentrated for some years past upon the stock market, that when attention was directed, some twelve months ago, to the growing shortage of loanable funds all over the world, discussion was chiefly concerned with the possible influence of "dear money" upon the level of security prices; and its possible influence upon the volume of business activity was disregarded by many people as if it were a secondary consideration.

Needless to say, points out the Bank of Nova Scotia in its current Monthly Review, this has never been the banker's attitude. The first concern of the banker must be the financing of industry. As everyone knows, banking policy during the past year or more has been largely concerned with the possible harmful reactions upon industry, which a serious financial stringency might produce. But this has not been the predominant theme of platform and newspaper discussions. Speculation and its possibilities have absorbed an altogether disproportionate share of attention; and many writers, catering chiefly to the speculator in the

active their own objectives are the more easily realized, and that when business is dull their disappointments are correspondingly the more frequent.

Such discussion as there has been of the relation between high money rates and the future of business generally has laid emphasis, as a rule, upon one consideration. As everyone knows, there has been a great change, during the last ten years, in the structure of corporate finance, as well as in the structure of industry. The scale of business, in most industries, has grown considerably larger. Great economies of management and operation have made it possible to finance a much larger production than before, with a given amount of free capital. Meanwhile, a prolonged period of low interest rates, which has only recently been ended, enabled many companies to change their short-term obligations into long-term obligations; to borrow direct from the public, through the sale of securities, in place of, as at an earlier date, borrowing when necessary from the banks. As a result, many large firms are today financially self-sufficient; that is to say, they have been able, even during seasons of maximum activity, to finance the whole of their operations without requiring short-term loans, and in off-seasons have lent their own surplus funds at call.

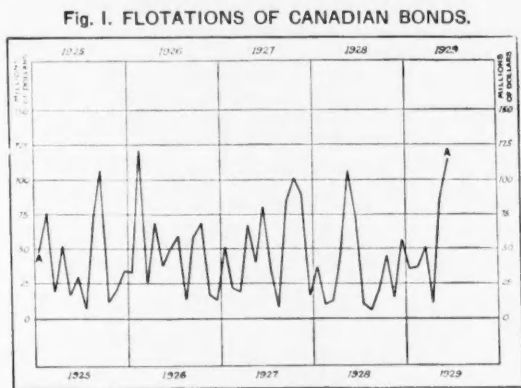
The extent to which this has occurred should not, of course, be exaggerated. It is still too early to determine, for example, to what extent the widespread practice of instalment purchase enters into the supposed financial self-sufficiency of modern industry. In so far as it is based upon this innovation in method, we are not warranted in considering industry really financially self-sufficient; for instalment purchase, as at present organized, is simply an alternative method of financing current production by the means of bank credit. The finance companies are themselves heavy borrowers from the banks. But quite apart from this, it is easy to point out great enterprises which have become, in a true sense, financially self-sufficient; which can finance their own needs, within any reasonable limits, by means of their own funds.

Those writers who have been impressed chiefly by this great change are wont to reason that since business has emancipated itself to a considerable extent from dependence upon short-term credit, therefore no harmful reactions upon industry need be feared when there is a shortage of loanable funds in the market.

It may be granted that there is some force in the logic upon which this opinion rests; but it has a very limited application, and this for two principal reasons:

1. Because the short-term money market is in no sense isolated. Short-term and long term credit still react upon one another most intimately, so as to make it necessary.

(Continued on Page 31)



A—A=Bond Flotations, by Months.

The figures of Canadian bond flotations from January, 1925, to June, 1929, when plotted, give the confusing "saw-tooth" line to which reference is made in the text. Wide variations up and down characterize their movement.

stock market, have treated the subject as if the possible consequences for industry, of the situation disclosed within the last twelve months, might safely be neglected.

A moment's reflection, nevertheless, makes it clear that this should not be done. The reactions of "dear money" make themselves felt in many directions simultaneously. Nor are these reactions in any sense independent of one another, however clearly the financial writer, anxious above all to be simple and straightforward, may distinguish between them. In particular, it should be noted that while the availability or otherwise of loanable funds has an obvious and powerful direct influence upon the stock market, the course of security prices must in the long run depend upon corporate earnings; and inasmuch as these are in turn dependent upon the volume of business transacted, it is possible that even the stock speculator is as deeply concerned in the long-run reactions of "dear-money" upon the industrial system as he is in the short-run reactions of the same influence upon the stock market.

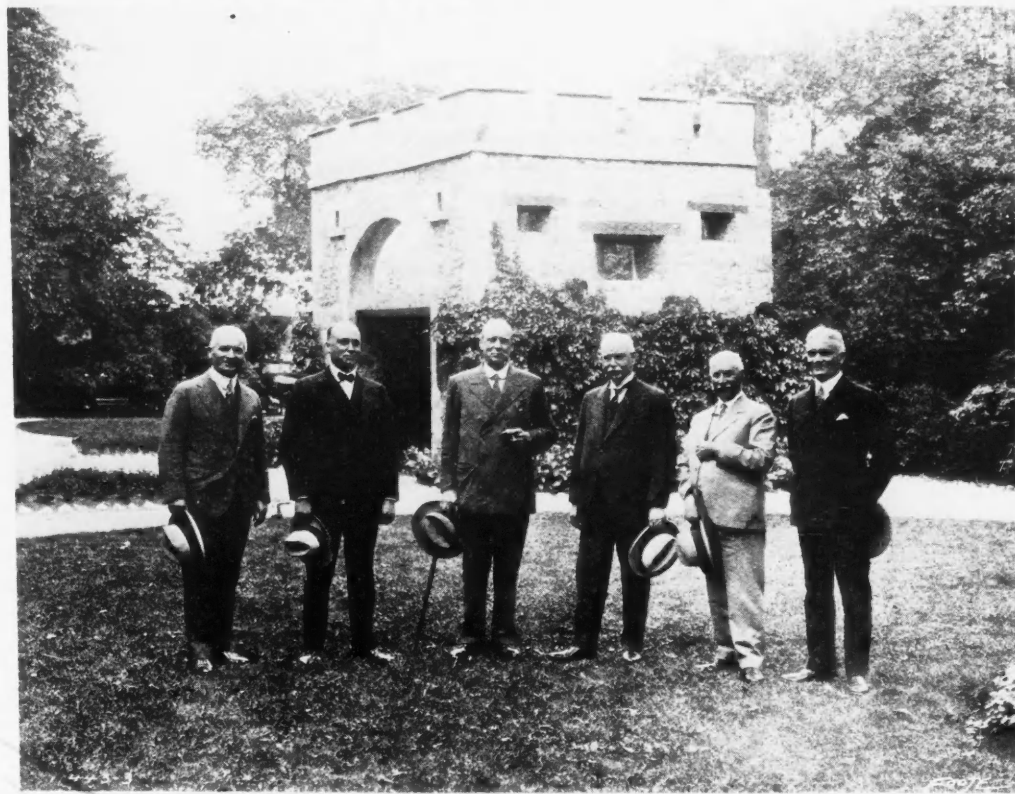
Moreover, despite the very widespread participation of the public in stock transactions during the past five years, it is still true that by no means everyone is interested in stock transactions. On the other hand, everyone without exception is interested in the prosperity of business. The wage-earner, the farmer, the retail merchant, the doctor, the lawyer, the cleric, the publisher, the hotelkeeper and the garage proprietor—all of these find that when business is



N. L. NATHANSON

Whose resignation as Managing Director of Famous Players Canadian Corporation has been of major interest recently in Canadian financial circles. Differences arose between Mr. Nathanson and other directors of the company, apparently through an alleged offer to sell the Canadian company to British Gaumont, which is stated to be controlled by the Fox film interests, the chief competitor of Famous Players in the United States. Apparently conflicting statements concerning the negotiations have been issued by both Mr. Nathanson and I. W. Kilham, the largest individual shareholder of Famous Players Canadian Corp. and a member of the Voting Trust, through which control of the company was brought to Canada.

—Photo by "Who's Who in Canada"



BOARD ASSEMBLES ON HISTORIC SITE

The above photograph, the first of its kind to be officially released, shows the Governor and members of the Canadian Committee of the Hudson's Bay Company, at the gateway of old Fort Garry. Left to right in the photograph are: R. J. Gourley, James A. Richardson, George W. Allan, K.C. (Chairman of the Canadian Committee), Governor Charles V. Sale, James Thomson and C. S. Riley. The gateway of old Fort Garry, seen in the background is all that remains today of the historic fortification which was built by the Hudson's Bay Company in 1822, and which now stands in a park given in perpetuity by the Company to the City of Winnipeg.

## GOLD & DROSS

### GREAT WEST SADDLERY COMMON

Editor, Gold and Dross:

While I am hardly a stock market speculator, having tried always to make good investments, I have always been looking for some stock to buy which, for some reason or other, was selling cheap.

I have noticed that Great West Saddlery Common has taken a big drop on the market and I would appreciate your advice as to whether I should invest in this stock at the present low prices. I won't act on this idea until I hear from you.

—R. S. S., Regina, Sask.

I wouldn't act on this idea at all, if I were you. You are no doubt aware that the reason Great West Saddlery Common is selling around 5, having dropped to this point from a high of 32 this year, was the issuance of a report covering the year ended June 30 last showing an astounding drop in the earnings of the company.

This report which showed a net of only \$12,787 compared with \$282,876 for the previous year, came as a great surprise to the company's shareholders and there has been a marked disposition on the part of many of these to demand a more detailed explanation of the causes of this decline than has yet been offered.

It is obvious that such an unusual earnings decline must tend to lessen public confidence in the securities of the company, in addition to the undoubted fact that quite a time will be required for the company to recover its former earning power. From the investor's point of view such earnings fluctuations, with the inevitable market accompaniment, are far from desirable.

So far nothing has been revealed to indicate that the company will not recover its position eventually but the immediate situation is not sufficiently clear to warrant a present purchase of the stock. Undoubtedly further information will be forthcoming, but the company's unexpectedly adverse report coupled with lack of certainty as to the outlook, in my opinion indicate that investors should leave this stock alone, at least for some time.

### A HEAVILY BURDENED PROMOTION

Editor, Gold and Dross:

I was recently approached by a salesman and invited to invest in a company called the Vitimin Milling Company of Canada, Limited. It is going to build a plant at Preston to manufacture a new kind of whole-wheat flour by what is called the "Vitimin Process." The salesman offered to sell me stock in units of one \$10 share of preferred and one \$10 share of common stock for a total of \$12 per unit. Would this stock be a good investment?

—W. Galt, Ont.

I don't think it would, nor a good speculation either. Although the company appears to have a good product, its capitalization, in my opinion, is excessive, and the amount of cash to be received by the company's treasury from the sale of stock is so small, in comparison with the total par value of the shares to be outstanding, that I don't think there is a chance in the world that the company can give cash shareholders a reasonable return on the money they put in.

Let me elucidate. The authorized capitalization of the Vitimin Milling Company of Canada consists of 60,000 preference shares and 140,000 common shares, both classes having a par value of \$10 per share. Thus, if all the shares of both classes were disposed of at their par value and the proceeds placed in the company's treasury, the latter would have a cash capital of \$2,000,000.

Actually the company's treasury will receive only a small fraction of this sum.

Of the authorized capitalization of 60,000 preference shares and 140,000 common shares, 25,000 preference and 50,000 common are being retained in the treasury to provide, it is stated, for future needs. This leaves 35,000 preferred and 90,000 common to be outstanding, on which the company will be looked to for dividends. Of this, 25,000 preferred and 25,000 common are to be sold to the public in units of one share of preferred and one of common at a price of \$12 per unit thus realizing, presumably a total of \$300,000. From this must be deducted selling expenses, which let us put for the sake of argument at 25 per cent. (They are not likely to be below this figure). This reduces the cash received by the company to \$225,000, which, incidentally, is all it can receive.

For although there still remain no less than 10,000 shares of preferred and 65,000 of common to be accounted for, I understand that all these have been disposed of other than for cash. I understand on excellent authority that 6,000 preferred and 34,000 common shares of this amount have been issued as bonus stock to the directors of the company, without any cash consideration for same, and that the balance consisting of 4,000 preference and 31,000 common shares have been allotted to the former holders of the Canadian rights to the "Vitimin Process," the consideration in this case being the rights.

Thus there will be \$1,250,000 of stock (35,000 preferred and 90,000 common) actually outstanding on which the

(Continued on Page 32)

(Continued on Page 33)

## A Sketch of Canadian Mining

By H. C. Cooke, Ph.D., Geological Survey, Canada

MINING in the territory now known as Canada may be said to have originated with the Indians. At Mamainse Point, on the east end of Lake Superior, old trenches and pits have been found on veins of native copper, together with the old stone hammers used by the natives to break up the rock. Native copper from the Coppermine River, north-east of Great Bear Lake, has been employed by the Eskimos for generations for spear and arrow points, knife-blades, and other tools. It seems evident, however, that peoples without iron tools, without explosives, and without a knowledge of extracting metals from their ores must have confined their mining efforts to those rare deposits where native metals occur.

The advent of the French marks the beginning of real mining effort, although the French, as the earliest settlers, devoted themselves mainly to agriculture and fur-trading. The coal beds of Cape Breton Island, outcropping prominently on the shore cliffs, first attracted attention, and as early as 1672 were mentioned by Nicholas Denys in his description of the coasts of Northern America. For many years these deposits were untouched, except by ships needing fuel; the crews commonly broke out with crowbars what was required and carried it off without permission or payment. In 1720 systematic mining was begun, to supply fuel to the forces building the fortress of Louisbourg; and from that time the industry has grown gradually to its present production of approximately six million tons annually.

Another result of early French exploration was the discovery, in 1686, of what is now the Wright mine, on the eastern shore of Lake Timiskaming. The mine was a rich deposit of lead-silver ore; but it did not attract the French, presumably because of its inaccessibility and the consequent difficulties of mining, smelting, and transportation. Had this early exploration brought to light the rich native silver of Cobalt, only a few miles to the west, who can tell how greatly the course of history might have been changed thereby.

The bog iron ores of St. Maurice District, Quebec, were the next to attract attention, and in 1737 the first blast-furnace in Canada, known as St. Maurice Forges, was erected to smelt them. Others followed, and were operated for longer or shorter periods. Two, the Radnor Forges and McDougall and Co., are still working, as the iron produced, though small in quantity, is particularly adapted to the manufacture of car wheels.

In 1767 a trader named Henry rediscovered the copper veins at Mamainse Point, Lake Superior, and three years later an English company was formed to work them. The vein on which they mined, however, narrowed to a width of 4 in. about 30 ft. from the surface, and the project accordingly failed.

Mineral discoveries became more numerous after the beginning of the last century. Iron was found in various places in eastern Ontario, and smelting furnaces were

erected in Leeds county (1800), near Narmora (1820), and in several other places; but the high cost of teaming the ores and castings over bad roads, and the necessity for using expensive charcoal as fuel, made most of the operations unprofitable. The completion of the St. Lawrence canals about 1848 caused the ultimate extinction of most of these projects, as cheap foreign iron was thereby brought in.

Other early discoveries, which can be no more than mentioned, were those of the gold placers of the Chaudiere River in Quebec, which are said to have produced, between 1860 and 1876, some two million dollars in gold; the silver discoveries of Thunder Bay, first found in 1866, of which Silver Islet, the most famous, yielded more than three million dollars worth of silver between 1870 and 1884; and the discoveries of gold veins in Nova Scotia in 1862. Some of the latter are still working and altogether these veins have yielded nearly nineteen million dollars worth of the precious metal.

Meanwhile, on the other side of the continent, public excitement was raised to fever pitch by the discovery of the rich placer fields of Fraser River, in 1858. It is estimated that between 14,000 and 23,000 persons left San Francisco between April and June of that year, bound for the Fraser diggings. The majority of these, disheartened by the difficulties of travelling through the country, did not remain; but the more hardy who succeeded in penetrating the interior found placers in several localities, including the extraordinarily rich diggings of Williams and Lightning Creeks. Continued exploration was followed by new discoveries, in Omineca district in 1868, Cassiar in 1874, and Atlin in 1898, and each find was followed by a new influx of prospectors, many of whom became permanent residents. The placers proved a source of great wealth. For the six years from 1863 to 1868 the yield of gold averaged more than three million dollars annually, and the total yield, to the present, has been more than 78 million. The deposits are now pretty well exhausted.

\*

The completion of the Canadian Pacific Railway in 1885 was perhaps the most important event in the mining history of the country. From this main artery of communication prospectors readily penetrated a great area of hitherto inaccessible territory and discovery after discovery of ore deposits resulted. One of the most important was that of the great copper-nickel deposits of Sudbury, Ontario. First found in 1856, but then regarded merely as of academic interest, it was re-discovered during construction of the road in 1883, and brought into production in 1887.

These deposits, which now supply 90 per cent. of the world's nickel, have become increasingly productive during their forty years of life until in 1928 there were recovered more than 48,000 tons of nickel and 33,000 tons of copper



## GRAIN

THERE is no more important factor in the growth and prosperity of the Dominion of Canada than the grain industry. It has recently been under intensive examination and we have prepared a bulletin dealing with the situation, including an analysis of the leading grain companies.

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## Stabilizing Rubber Prices

Entire Industry Has Prevention of Fluctuation as  
Objective — Recovery From Cancellation of  
Restriction — The Immediate Outlook

THE Stevenson Plan for controlling the export of rubber from British plantations (principally Malaya and Ceylon) went into effect in November, 1922, and came to an end six years later in November, 1928. The period of free production and export that has ensued has been a period of adjustment on the part of both producer and manufacturer. The demand for rubber on the part of every great country has shown a very large increase and it now seems likely that the industry will approach a greater prosperity on the basis of a more stable price level.

Whatever may be the criticism of the Stevenson Plan, says The Index, published by the New York Trust Company, it unquestionably accomplished its original purpose, which was that of saving the British rubber planters from bankruptcy in 1922. At the beginning of that year the British Colonial Office estimated that the output of rubber would be about 400,000 tons, whereas the average consumption

for the three preceding years was not more than 300,000 tons. In addition, there were surplus stocks of 110,000 tons on hand over and above the normal.

It seemed essential, therefore, that the production of plantation rubber should be reduced below the level of probable consumption, if supply was to be adjusted to demand. Hence the Stevenson Plan, enacted by the legislatures of the producing colonies, limited the export to 60 per cent of an established standard and set a duty upon all exports above that amount.

As an emergency measure it successfully saved the situation. Ultimately, however, because of its very rigidity, it marked the decline of the British producers in the world market and the rise of their Dutch competitors. Before the imposition of the Plan the British exports represented about two-thirds of the total; by the time the Plan terminated, this proportion had fallen to about 50 per cent. During the period 1922-1927 the output of rubber in the Dutch East Indies



JULIAN C. SMITH

President of the Quebec Power Company which has just announced an increase in its dividend rate from 50 cents to 62½ cents quarterly and the issue of new stock at \$50 per share on a basis of one new for every ten held to shareholders of record October 15.

—Photo by "Who's Who in Canada"

increased by 145 per cent. and from the British Colonies by 13 per cent. This greater competition was supplemented by a marked increase in smuggling and the very greatly expanded use of reclaimed rubber in the United States. In 1922 the reclaimed rubber utilized by the United States was about 19 per cent of the amount of crude rubber used in this country and in 1927 about 51 per cent. In Canada the proportion of reclaimed rubber increased from 22 per cent to 36 per cent.

The figures for British and other production in recent years are given in the following table:

	Total British Output	Netherland East Indies (Tons)	Other Countries	Total	Per cent British
1921	261,228	71,000	15,000	277,200	66.8
1922	271,686	94,000	18,300	373,700	66.8
1923	235,599	117,000	24,300	378,900	57.6
1924	233,809	149,000	28,500	397,900	54.9
1925	281,839	189,000	36,500	481,200	53.3
1926	368,268	204,000	38,100	586,900	59.2
1927	324,627	230,000	41,800	567,600	53.0
1928	382,000			653,000	60.0

In the face of these developments the termination of the Plan was a logical step. Immediately upon the announcement of the impending termination the rubber producers began to accumulate stocks in preparation for free export after November. Shipments since that date have been exceptionally large; a sharp decline in prices was only prevented by a marked increase in consumption. Imports of rubber into the United States last year were nearly 50 per cent greater than five years earlier, and there was a similar increase of 37½ per cent in France, 46 per cent in Italy, 47 per cent in Japan, 104 per cent in Germany and 134½ per cent in Canada.

The United States constitutes by far the largest market for rubber. Although the proportion of its imports to world consumption has declined somewhat, as a result of the use of reclaimed rubber, nevertheless, the United States still uses about two-thirds of the total world consumption. The amount of crude rubber consumed has increased from 276,285 tons in 1922 to 442,220 tons in 1928. Of this latter figure, 378,629 tons were utilized by tires and tire sundries, and the balance went into other rubber products such as boots and shoes, rubber flooring, insulation, etc.

The total wholesale value of manufactured rubber products in the United States increased from \$861,222,000 in 1922 to \$1,195,420,000 in 1928. In view of the declining level of prices of most rubber goods, especially tires the margin of difference is actually much greater than indicated by these figures. The United States has a larger rubber manufacturing industry than all other countries combined, partly due to the American automotive development. Almost two-thirds of the crude rubber consumed is used in automobile casings, while inner tubes for tires account for 15 per cent. American exports of rubber products amount to about \$70,000,000 a year and are widely distributed throughout the world.

\*

It is believed that practically the entire stock of rubber that was accumulated in the East during the period of restriction has now been shipped to the countries of consumption. For the first seven months of this year the Rubber Manufacturers Association reports that shipments to the United States alone have increased about 50 per cent, amounting to 362,759 long tons as compared with 245,879 long tons in the same period of 1928. Consumption of rubber in the U. S. has also continued to increase, amounting to 310,834 long tons for the first seven

months of this year as compared with 248,972 in the same period of 1928. Stocks on hand in the U. S. have therefore, been increasing and totaled 95,536 tons at the end of July as compared with 64,000 tons at the beginning of the year. This supply is not unduly large, representing no more than a little over two months consumption. At the current rate, it is reported, however, that there will be a record breaking shipment of rubber from Malaya this year, amounting to around 400,000 tons

and a total world shipment for 1929 of about 800,000 tons. Whether the rubber manufacturing industry will be able to absorb this enormous output is questionable. There are indications that the manufacture and sale of rubber tires will decline somewhat in the second half of the year, although for the year as a whole sales for the larger companies will probably establish a new high record. For the five months ended in May, production and shipment of rubber tires gained about 16 per cent over like months in 1928. The stocks of finished rubber goods are larger at this season than in any preceding year, but the reasonably low prices at which most of the raw material for the industry's inventories was secured have strengthened the industry's position.

From the standpoint of the rubber manufacturer, the most important objective in the rubber industry is a reasonable stabilization of prices. This has certainly not been achieved under the Stevenson Plan, prices having fluctuated from 35 cents a pound in January, 1925, to \$1.10 in December of that same year. In 1929 they have moved from 40 cents at the beginning of the year to about 21 cents today. With the elimination of artificial restrictions, rubber may perhaps find a normal price level somewhere near the present figure and this would materially aid the sound development of the industry. The work of the Rubber Manufacturers Association should also contribute to a new stability, providing the manufacturers with very comprehensive estimates of production and statistics for manufacture, and probably assisting in a better adjustment of production towards demand.

## Corrugated Box

THE Corrugated Paper Box Company, Limited, since transference of operations to the new plant at Leaside, is experiencing a steadily increasing demand for its products. Volume of business is reported to be at record levels, and production in July and August was the largest in the history of the company.

The new Leaside factory, which more than doubles the company's productive capacity, is one of the most up-to-date plants in Canada for the production of corrugated and fibre-board containers, and should effect large economies through improved manufacturing methods and the elimination of handling charges. The Geary Avenue plant has been rented at a profitable figure, thus providing an additional source of revenue.

New Issue

A Legal Investment for Canadian Life Insurance Companies

\$600,000

## Investors Equity Corporation Limited

5½% First Collateral Trust Gold Bonds

Dated April 1, 1929.

SERIES A

Due April 1, 1949

with attached warrants, non-detachable unless declared detachable by the corporation, entitling the holder of every \$500 bond to purchase 10 shares of no-par value capital stock at the following prices:

At \$15 per share up to and including March 31, 1934.  
At \$20 per share thereafter up to and including March 31, 1939.  
At \$25 per share thereafter up to and including March 31, 1944.  
At \$30 per share thereafter up to and including March 31, 1949.

On bonds called for redemption the rights to purchase stock are exercisable prior to the date of redemption.

TRUSTEE: NATIONAL TRUST COMPANY, LIMITED

Denominations of \$1000 and \$500. Principal payable at the office of National Trust Company, Limited, Toronto, and half-yearly interest (April 1 and October 1) payable in gold at any branch in Canada of the Royal Bank of Canada. Redeemable in whole but not in part on any interest date on 60 days' notice at 105 on or before April 1, 1934, and thereafter at premiums decreasing one per cent. per annum until a redemption price of 101 is reached, and thereafter at that price until maturity. Registrable as to principal only.

## CAPITALIZATION

	Authorized	To Be Issued
5½% First Collateral Trust Gold Bonds	\$3,000,000	\$600,000
Common Stock, No-Par Value	200,000 shs.*	50,000 shs.

\*Of these, 12,000 shares are reserved against the exercise of the stock purchase warrants attached to the bonds.

ORGANIZATION: Investors Equity Corporation, Limited, was incorporated in March, 1929, under the laws of the Province of Ontario as an investment corporation of the general management type to buy, sell, hold and underwrite securities of any kind, to participate in syndicates and underwritings and to exercise such other of its charter powers as its board of directors may from time to time determine.

The corporation began business on April 24th, 1929, with capital assets in excess of \$1,050,000, of which more than \$1,000,000 was in cash deposits, and in August 31st, 1929, its assets had a liquidation value of \$1,087,788, of which \$750,000 were in call and time loans and cash deposits.

MANAGEMENT: Subject to control by the board of directors, the corporation is managed by McLeod, Young, Weir & Co., Limited, who receive as remuneration one-quarter of one per cent. quarterly of the assets of the corporation secured in liabilities.

The management contract is terminable by either party on March 31, 1930, or early thereafter, on three months' prior notice in writing.

SECURITY: The trust deed securing these bonds constitutes a first fixed and specific mortgage, lien, pledge and charge on cash and securities of a market value aggregating not less than \$400,000 and a first floating charge upon the undertaking and all the assets of the corporation except those specifically charged as above mentioned, and so long as any of the bonds remain outstanding, the corporation covenants to maintain on deposit with the trustee subject to the lien of the trust deed, cash, shares, or securities the market value of which shall be equal at least to 150 per cent. of the aggregate principal amount of the bonds outstanding.

As at August 31st, 1929, marketable securities and cash deposits in excess of \$1,087,788 were pledged under the lien securing the bonds. This is the equivalent of \$181 for \$100 of bonds.

In the event of default by reason of the market value of pledged assets falling below 150 per cent. of the aggregate prin-

cipal amount of the bonds outstanding, or in the event of the lien of the trust deed becoming otherwise enforceable, the trustee is empowered to sell the assets of the corporation, whereupon the principal of these bonds immediately becomes due and payable.

OTHER SAFEGUARDS: The corporation—

Covenants not to issue additional authorized bonds nor create additional funded debt, unless assets, less current liabilities, equal 175 per cent. of the total funded debt of the corporation, including the bonds proposed to be issued.

Agrees not to create any mortgage or lien ranking prior to, or on an equality with, the lien of the trust deed securing these bonds, except in respect of moneys borrowed from bankers and others in the ordinary course of business upon the security of assets not included in the specifically mortgaged premises.

Is required to furnish the trustee with quarterly statements of its holdings pledged under the trust deed, showing also the market value of such securities.

Is required to have an audit made of its books by a chartered accountant approved by the trustee, within 90 days after the close of each fiscal year.

INVESTMENT REQUIREMENTS: Other than cash and time and call loans (a) not more than 10 per cent. of the pledged securities shall consist of securities of any one government, municipality, corporation or other issuer except of, or guaranteed by, the Government of Canada, or of any province of Canada; (b) not more than 20 per cent. of the pledged securities shall consist of securities of companies whose operations fall primarily within any single industry or business; not more than 35 per cent. of the pledged securities shall consist of securities originating in any one country other than Canada or the United States of America.

At least 50 per cent. in market value of such of the pledged securities as are invested in common shares shall consist of shares listed on a recognized stock exchange.

## BOARD OF DIRECTORS

Allan M. Mitchell, President, Montreal  
President, The Robert Mitchell Co., Limited.  
S. C. Holland, Vice-President, Montreal  
Vice-President and General Manager,  
The Robert Mitchell Co., Limited.  
W. E. Young, Vice-President, Toronto  
Director, McLeod, Young, Weir & Co., Limited,  
British North-western Fire Insurance Co.,  
Canada Van Gars, Limited, and  
Canadian Investors Corporation, Limited.  
M. J. Patton, Secretary-Treasurer, Toronto  
Director, Canadian Investors Corporation, Limited,  
Financial Economist, McLeod, Young, Weir & Co.,  
Limited.  
Formerly of the Department of Finance, Canada.  
E. C. Cumberland, Montreal  
Director, McLeod, Young, Weir & Co., Limited,  
and Mayor Building, Limited.  
G. O. Merrill, Montreal  
President, Merrill & Stanley, Limited.

Legal opinion of Messrs. Fraser & Beatty. Auditors: Messrs. P. S. Ross & Sons, Chartered Accountants.

The foregoing is subject to the more complete statements contained in the trust deed and the management contract, copies of which may be seen at the head office of the undersigned.

PRICE: 100 and accrued interest, to yield 5½ per cent.

**McLeod, Young, Weir & Co., Limited**

Metropolitan Building, Toronto

Montreal Ottawa Hamilton London Winnipeg New York



# How The "Price of Money" Governs Our Prosperity

(Continued from Page 29)

when discussing any problem such as this, to consider the money market as a whole.

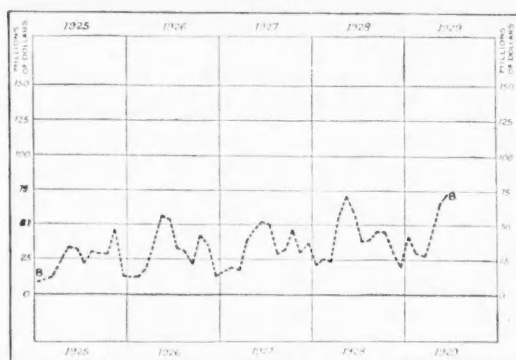
2. Because there are still certain great industries which, despite the fundamental changes of the last ten years, depend almost altogether for their prosperity upon supplies of borrowed capital.

The question, therefore, naturally arises as to what effect the high rates of interest that have prevailed over the past year have had on business generally. A study recently made by the Bank attempts to answer the question; and the construction industry, with its many branches, was chosen for the purpose, inasmuch as it is probably the most sensitively subject to fluctuation.

In this connection, attention has been directed towards the bond market, rather than towards the market for short-term credit; for our construction activities are mainly financed by mortgage or bond flotation on comparatively long terms.

The conclusion here advanced tentatively, because of the limited character of the material available for study, is that whereas, during the first two years of trade revival, during 1925 and 1926, money market conditions do not seem seriously to have limited construction activities; more recently, during the last two years and a half, the connection between them has been very close indeed—so close that the money market may be said, in a sense, to have "forecast" the construction programme with considerable accuracy. From the beginning of 1927 onwards the condition of the bond market at any given time has been clearly reflected in the state of the construction industries some five months later; and there is every reason to suppose that this intimate connection will endure for a

Fig. II. CONSTRUCTION CONTRACTS AWARDED IN CANADA.



B—B = Construction Contracts, by Months.

The monthly values of construction contracts awarded in Canada from January, 1925, to June, 1929, are also marked by extreme variation. The reader's eye does not easily trace underlying tendencies in this diagram.

considerable time to come. Whenever the marketing of bonds has become easier, there has been an ensuing stimulus towards new construction; and vice versa.

Certain essential information is easily available. For statistics of Canadian bond flotations during the last five years, the Bank acknowledges its indebtedness to A. E. Ames & Company; for statistics of new construction contracts, to MacLean Building Reports, Ltd.; and for statistics of the yield of bond investments, to the Dominion Statistician.

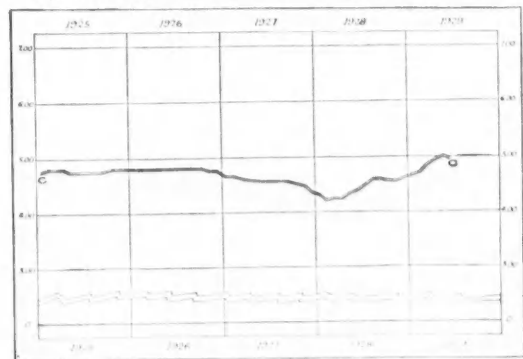
If these series be plotted on charts, the result is at first sight confusing. A diagram of bond sales, by months, resembles nothing so much as the blade of a saw, very much the worse for wear. A diagram of construction contracts awarded presents very much the same appearance. The wide variations up and down look in either case as if they were the result of blind chance, and the reader's eye can discern no detailed connection between them. By contrast, a diagram of changes in the yield of bonds from month to month gives a very smooth curve, with comparatively minute variations from time to time.

It is only when the curves indicated on such charts are treated by means of identical methods and appropriately "smoothed," so as to bring out in each case the principal underlying tendencies, that the connection actually existing between them can be shown. This is especially the case because, at a time when the volume of new construction contracts has, on the whole, increased rapidly, the growing interest of the public in common stock issues has been accompanied by a downward trend in Canadian bond flotations. Meanwhile, the average yield of bonds has not varied by as much as one per cent. during the past five years, from the high point to the low.

The following observations refer to the underlying tendencies observed, when the sharp month to month fluctuations, caused by seasonal or momentary forces, have been eliminated.

Beginning at the close of 1926, there is a tendency for new bond flotations to diminish, which persists until October, 1927. The volume of construction contracts, which showed a rising tendency from the Spring of 1926 for twelve months following that time, was checked in the Spring of 1927. From then onward, the "corrected" curve of construction contracts follows the "corrected" curve of bond flotations downward until February 1928, when the direction is reversed. Thus, at both of the turning points, in the beginning of 1927, and in the beginning of 1928, the curve of construction contracts follows the curve of bond flotations at an interval of several months.

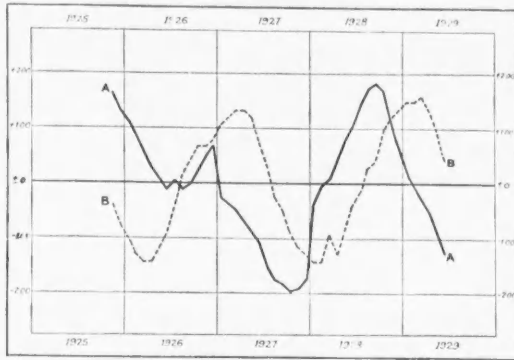
Fig. III. AVERAGE YIELD OF BONDS IN CANADA



C—C = Changes in Bond Yields.

Monthly figures of bond yields in Canada from January, 1925, to June, 1929, produce a curve remarkably smooth in comparison with the two previous charts of bond flotations and construction contracts. The limits of variation are less than 1% apart; yet these changes may be shown to possess immense significance.

Fig. IV. BOND FLOTATIONS AND CONSTRUCTION CONTRACTS.



A—A = Bond Flotations by Months.

B—B = Construction Contracts by Months.

The "corrected" curves for bond flotations and construction contracts at once show a well-correlated movement which begins, however, only in the early part of 1927. The growing interest of the public in issues of common stock may, perhaps, be held responsible for a downward tendency in the curve of bond flotations which was not paralleled by the course of construction contracts. From 1927 onwards the curve of construction contracts closely follows that of bond flotations at an interval of about five months.

When the change of direction occurs, the "corrected" curve of bond flotations rises from October, 1927, till September, 1928. The corresponding upward movement of the "corrected" curve of construction contracts is from February, 1928, until March, 1929, when the peak is reached.

From September, 1928, till the present, the "corrected" curve of bond flotations is falling; and from March, 1929, onwards, the "corrected" curve of construction contracts follows it.

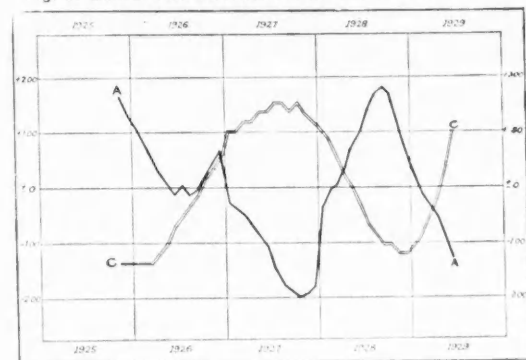
While, therefore, the relationship in point of time is not absolutely uniform, it may be said, with a fair approach to precision, that the curve of construction contracts follows the curve of bond flotations, moving in the same direction at an interval of about five months.

From the beginning of 1927 till the present time, the "corrected" curve of bond yields moves *inversely* to the "corrected" curve of bond flotations, changes of direction in the former following changes of direction in the latter at an interval of about two months. In the same manner, the "corrected" curve of bond yields moves *inversely* to the "corrected" curve of construction contracts, changes of direction in the former preceding changes of direction in the latter at an interval of about three months.

What are the conclusions that emerge from this? They have already been summarized in a few words. At somewhat greater length it may be said that two conclusions appear to be worth noting, of which the first has considerable practical importance, while the second is of mainly theoretical interest, though not altogether without practical significance.

1. It is quite certain that the rate of growth in Canadian construction activities is being closely regulated at the present time by "the price of money." Our recent prosperity has given so strong an impetus to projects for industrial expansion, that, so far, the influence of recurring

Fig. V. BOND FLOTATIONS AND BOND YIELDS.



A—A = Bond Flotations, by Months.

C—C = Bond Yields, by Months.

"Corrected" curves of bond flotations and bond yields indicate a very obvious and well-defined inverse relationship. Changes in bond yields follow changes in bond sales at an interval of about two months.

periods during which bond flotations have declined, has been rather to check the rate of expansion than actually to bring about a decline of construction activities. But it is quite evident that if the bond market remains sufficiently poor for a sufficiently long time, such a decline must eventually take place. The construction industries have thus a vital interest in the establishment of more favourable conditions in the bond market, with the least possible delay.

In this connection, it is to be hoped that the protracted negotiations in Europe over the nature and extent of German liabilities on reparation account, which have recently been concluded, will be the prelude of such easier conditions all over the world.

So many manufacturing and other industries depend for their prosperity directly or indirectly upon the state of the construction industries, that all of us have a common interest in this question with the contractor and the construction worker.

2. So long as the present close connection persists, between the state of the bond market, the average yield of bonds, and the state of the construction industries, but no longer, it will be possible to forecast about two months ahead, with some accuracy, changes in the long-term rate of interest, and to forecast about five months ahead, also with some accuracy, changes in the volume of construction activity. But these relationships, especially so far as the time element is concerned, are very likely temporary, and the prophet who is rash enough to make commitments on the basis of such forecasts will therefore have himself to thank if he finds that his plans go astray.

INSPECTION reveals that the weighted average price of all wheat marketed to date this year is \$1.42, or only 8 cents below the average No. 3 Northern price, while for last year's wheat the weighted average price was approximately \$1 or 15 cents below the average No. 3 Northern price. This improvement in grade as well as in price will have the effect of increasing very materially the gross value of our crop and thus compensating still further for loss in quantity.



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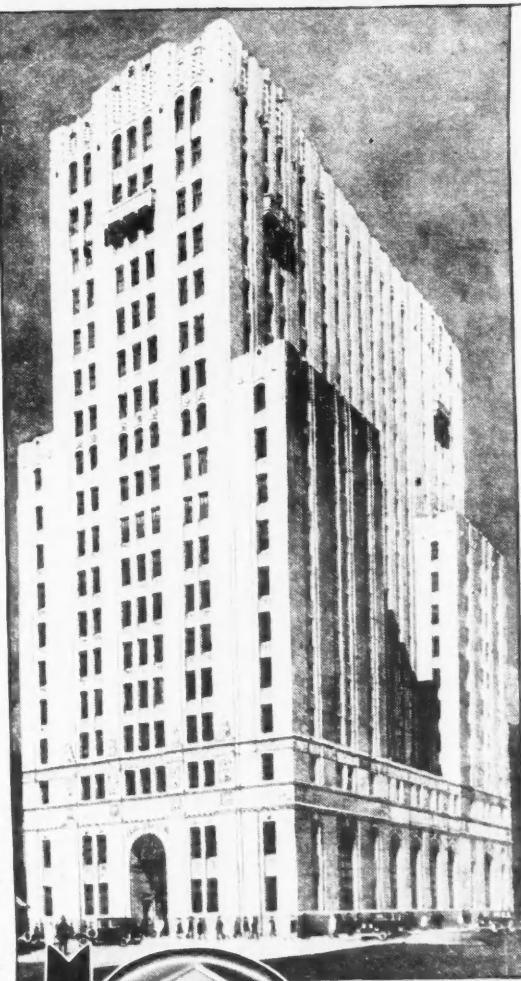
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## GOLD @ DROSS

### A HEAVILY BURDENED PROMOTION

(Continued from Page 29)

company will presumably be expected to pay dividends at some time or another. Placing the expenses of selling stock at 25 per cent. the company will only have a cash capital of \$225,000 with which to earn dividends on the \$1,250,000. The picture, I think you will agree, is not an attractive one.

Furthermore, control of the company will presumably rest with the majority holders of the common stock. This means that it will not be in the hands of those who purchase the 25,000 preferred and 25,000 common shares now being offered to the public, as they will hold only those 25,000 common shares out of 90,000 to be outstanding. Thus the public will not control, by a good margin, the company for which they provide 100 per cent of the funds required for the provision of plant, equipment and working capital.

### FAMOUS PLAYERS CANADIAN CORP.

Editor, Gold and Dross:

What do you think of Famous Players Canadian Corporation as a buy at the present time? Since the recent disagreement (apparently) among the directors and Mr. Nathanson's resignation, I have been wondering whether the falling off on the market did not represent a real opportunity to pick up some of this. I would, of course, be prepared to hold, but I think also that there should be an opportunity for profits in even a comparatively brief period. I will appreciate your advice.

—V. H. T., Toronto, Ont.

The immediate future marketwise, for Famous Players, in my opinion depends very largely upon what the forthcoming annual report reveals. It will, as well, be of great service in determining the general outlook, since it will show, at least for the latter portion of the year, something of what may be expected in an earnings way as a result of the introduction of the talkies and their apparent widespread popularity.

Earnings estimates by traders vary widely, but it is pretty generally known that the company has experienced quite a remarkable increase, and the difference of opinion really centres around how much will be shown per share, since the installation of the talkie equipment calls for a considerable outlay. The figure most generally mentioned is \$7 per share, with the conservatives tending to a lower showing.

My own opinion is that, whatever this year's report may show, Famous Players is good for a hold, both because of the dominant position which it occupies in the Canadian entertainment field, and because the full effect of the "talkies" cannot reasonably be determined until the 1930 figures are available.

While Mr. Nathanson's resignation deprives the company of the services of one of the most able executives in its field, the company nevertheless enjoys a directorate and management of a calibre such as to ensure its successful continuance. Revelations of the offer of \$75 per share by the British Gaumont have given shareholders a view of an outside opinion of the value of the stock, and while it is quite possible that other offers may develop, they are obviously not likely to be at a lower figure than this. There has recently been effected a series of huge mergers in the United States amusement field, and a company such as Famous Players Canadian is well worth including, or retaining, in any line-up.

There appears to be few, if any, reasons on the horizon, why this stock should sell materially below its present level of 63½ although it will undoubtedly respond to any general intermediate market trends. The company's position and outlook, in my opinion, are such as to make its common stock desirable for a hold.

### AN UNATTRACTIVE MOVIE STOCK

Editor, Gold and Dross:

I hear that Universal Pictures Company common stock is a buy and would like you to advise as to company's earnings and prospects. Didn't it show a deficit for the first quarter of the present fiscal year?

—C. B. M., Toronto, Ont.

Yes, it did, but the loss for the first quarter was more than made up in the three months ended May 4 last. Even so, results for the full six months period show a decline of 93.9 per cent. in income, compared with the corresponding months of 1927-28. Total income for the period failed to cover preferred dividend requirements, amounting to only \$1.93 per share on the preferred, whereas for the first half of the previous fiscal year the company was able to show earnings of \$1.93 per share of common after deducting preferred dividends.

There seems every reason to believe that results for the full twelve months will also show lower earnings than in 1927-28. Moreover, the company does not appear to have made any provision as yet toward meeting the maturity on January 1 next of \$2,500,000 of short term notes. Until this is provided for and earnings show a much more decided recovery, I think that both the common and preferred might well be avoided.

### TECK-HUGHES IN GOOD SHAPE

Editor, Gold and Dross:

I bought one hundred shares of Teck-Hughes a short time ago at \$7.45 a share and since then it has gone down considerably. Can you give me any information why this is? I have heard some excellent reports of this mine and yet it is still going down. Would you advise me to sell out and take my loss or hold?

—H. M., Kincardine, Ont.

There has been official assurance given that Teck-Hughes, minewise, is in satisfactory condition.

Some uncertainty arose in the minds of stockholders and other mine observers as to the results of the development of the new levels from the 19th to the 25th. During the months when the shaft work was in progress many holders became impatient and when first results were given they were not entirely satisfactory to a certain number who had expected an immediate announcement of the development of high grade ore.

On the 20th level, as it has eventuated, one of the best sections of the mine has been opened up. On the 25th the ore zone had widened out to 80 feet and it was not possible for the management, without doing a great deal of development work, to be able to tell just exactly what the vein condition was.

Extensive lateral work, which has yet a long way to go, established to the satisfaction of the management that the new levels would open up on the average as well as



WILLIAM ARTHUR MURPHY

Vice-President of the Reliance Grain Company, Ltd., who has been elected President of the Winnipeg Grain Exchange. Mr. Murphy is also Vice-President of the Province Elevator Company, and a director of the Northern Trust Company, The Canadian Fire Insurance Company, the Grain Insurance and Guarantee Company and the Canadian Indemnity Company.

—Photo by "Who's Who in Canada"

those above. And the upper levels of Teck-Hughes were high grade on the average, although there were lean sections and wide sections which showed somewhat disseminated values. The rich sections permitted the sending to the mill of a high average grade ore over a period of years.

Teck-Hughes plans for depth development of the property are ambitious and extensive. They will take eighteen months to complete. In the meantime there is assurance of an adequate ore supply of good grade above the 19th level. In fact it has been estimated that the mine has ten years' supply for present mill without touching any newly developed material.

It is apparent that the property can earn its current dividend easily, while at the same time preparing the mine for a long period of production. Mill enlargement will likely appear before the end of depth development is in sight.

With these facts before you it should be possible to reach a decision as to the advisability of holding the stock. No predictions can be made concerning the actions of the market under any conditions.

### COURTAULDS LIMITED

Editor, Gold and Dross:

Can you tell me anything about a firm called Courtaulds, Limited. It is an English company which makes rayon, and a friend tells me that there is a good chance to make a profit by buying this stock. I understand it is a pretty big concern; is this so? Can you tell me what profits it has earned in the past, and what the outlook is in this regard? In short, I would like to have an idea of the general position of the company and your opinion as to whether the stock is a good buy right now.

—C. A. M., Winnipeg, Man.

On the basis of the company's record to date, the ordinary stock seems to offer good possibilities as a speculative investment for a hold, but, as earnings for the current year seem likely to fall somewhat below last year's figures, the present is perhaps not the most favorable time to buy. It is possible that the stock will sell at lower levels when the earnings statement is published, and I would therefore suggest waiting, unless you are prepared to disregard any near-term fluctuations.

Courtaulds Limited is, as you say, quite a big producer of rayon. In fact, with the output of its subsidiaries, it is the largest producer of rayon yarn in the world. It has no less than twelve factories in England, a Canadian subsidiary with a fine plant at Cornwall, Ont., and subsidiaries in France, Germany, and the United States, in addition to which it owns a substantial interest in Snila Viscosa, the big Italian rayon producer.

Courtaulds Limited expects to produce 60,000,000 pounds of yarn this year, and eventually to raise its output to 75,000,000 pounds. Its past earnings record has been very successful. The company has increased its capitalization of £2,000,000 in 1913 to £32,000,000 at present, solely out of income. Earnings in 1928 amounted to, on the basis of the present capitalization, 76c per ordinary share, as compared with 65c in 1927 and 54c in 1926. However, unfavorable conditions in the industry abroad, combined with price reductions, seem likely to bring about the decline in earnings for the current year already referred to.

The dividend policy of the company in the past has been quite generous. Distributions amounted to 23¼ per cent. in both 1926 and 1927. A payment of 17½ per cent. was made early in 1928, after which the ordinary capitalization was doubled by the declaration of a 100 per cent.

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## GOLD & DROSS

stock dividend. The company paid 5 per cent. in August, 1928, on the increased capitalization. To date in 1929, distributions have amounted to 14 per cent. on shares of £1 par value.

### PRICE BROTHERS COMMON

Editor, Gold and Dross:  
Please advise if I would be safe in buying Price Brothers Limited common stock? I see it is selling a bit lower than it was and I am interested. What was the reason for the recent sudden jump in price?

—C. G. T., London, Ont.

The recent sharp advance in this stock was apparently due to the enhancement in value of Aluminum Company of America stock, of which Price Brothers and company hold 36,800 shares. Although Price Brothers stock is selling now at somewhat lower levels, it is still quite high enough, I think, in regard to the near-term possibilities, and if you buy, I would suggest that you do so only for long-term holding. Bought with this idea in mind, you should, I think, find that results quite justify your choice, as this stock has very attractive long-term possibilities.

The company occupies a strong position in the newsprint industry and has timber reserves sufficient to supply its requirements for the next century, it is said. It also owns several hydro-electric plants and a number of valuable water power sites. Besides the company's holdings of Aluminum Company of America stock which incidentally have a market value in excess of \$20,000,000, it also has a large block of Aluminum Company of Canada stock. Both these holdings are carried at a nominal figure on Price Brothers balance sheet.

The early future outlook for profits from newsprint operations is not particularly encouraging, but the concern is in a strongly entrenched position and should be amongst the first to reflect any improvement in general trade conditions. Earnings for the fiscal year ended February 28th, 1929, were equal to \$2.15 per common share as against \$2.87 earned in the preceding corresponding period. The company is in a strong financial position. The current dividend on the common is \$2 annually, which means, of course, that this stock would not give you much in the way of present yield.

## POTPOURRI

S.A., Owen Sound, Ont. Shares in SECOND STANDARD ROYALTIES LIMITED are a speculation, not an investment, for the reason that the business in which the company is engaged is essentially a speculative one and in which there is steadily increasing competition, and I think it should not be taken for granted that the company will be getting as large a return on its capital say five years hence, as it does to-day. In fact, the stock should only be bought, I think, by one frankly prepared to take a certain amount of risk for the sake of the high return, and not more than a moderate proportion of one's funds should be put into it. The first company of this name, Standard Royalties Limited, appears to have done very well so far and thus the prospects for Second Standard Royalties seem favorable. A disadvantage is that the shares are not listed on any recognized exchange.

N. H., Halifax, N.S. Having acquired a controlling interest in the Commonwealth Power, Penn-Ohio Edison and Southeastern Power and Light, and recently Columbus Electric and Power, the COMMONWEALTH AND SOUTHERN CORPORATION has taken its place amongst the large public utility holding organizations of the United States and will be a leader in utility activity in the central and southeastern part of the country. Further acquisitions as needs arise are definitely indicated, and the long term outlook appears to be for steady expansion. While the common stock, at present levels around 22½, appears to be over-valued on the probable earnings to be reported for some time to come, speculative enthusiasm may carry the issue to higher levels. While there is likely to be some fluctuation in price, I think the stock might well be acquired around its present price as an investment for a hold.

H. A. M., Ottawa, Ont. Aviation is, of course, an industry with great potentialities, and if one could pick the right company or companies, the present would doubtless be the right time to get in on the ground floor and grow up with the industry. However, it is impossible to say which of the companies now in existence will be the large and successful concerns of the future. There was, you will remember, a heavy mortality amongst automobile companies in the pion-



J. LEONARD APEDAILE  
A Director and General Manager of Price Brothers & Company, Ltd., who has been elected Vice-President of the company, succeeding the late George H. Thomson.  
—Photo by "Who's Who in Canada"

eer years of the motor industry, and there will undoubtedly be many changes in the aviation industry likewise. However, for anyone willing to take a chance, I would suggest the following as the most attractive long term speculations in their industry: CURTISS-REID AVIATION CORPORATION OF THE AMERICAS, BENDIX AVIATION, CURTISS-WRIGHT, and NATIONAL AIR TRANSPORT.

M. H., Ottawa, Ont. HORNE RESERVE SYNDICATE is still in existence. Last year the company had a group of claims in the Savant Lake area, adjoining the McCrea-Simmons find on the south. Surface work was done during the season, with a find of copper-gold, low in values, reported. This year the Syndicate did some prospecting, having men in the newer fields. No report has yet been issued of the success of the work. There is no market for the units at this time.

P. G. W., Dunnville, Ont. MANLEY-OREILLY MINES has changed its name to MANOR GOLD MINES, LIMITED, increasing its capitalization from 3,500,000 to 5,000,000 shares and exchanging new shares for old on an equal basis. The property is idle, for financial reasons. There will be no work done this year. There were excellent surface indications on the group and a shaft was sunk to 500 feet. About the time that lateral work was the logical move money ran out and has not been replaced—hence the reorganization and the shut down.

G. W., Tweed, Ont. There seems to be every present reason to expect that the first collateral trust 4½ per cent. bonds of the CONSOLIDATED INVESTMENT CORPORATION OF CANADA will prove a satisfactory investment. As you are probably aware, the collateral trust bonds are sold with warrants attached, entitling the holder to ten common shares for each \$1,000 of bonds and in addition, the holder of each such bond will have the right to purchase five additional common shares at \$30 per share up to February 15th, 1934. Thus a purchaser of the bonds gets a reasonable interest return from the bond itself, and in addition the fairly considerable speculative possibilities attaching to the common stock which goes with it. Whether this common stock will appreciate as rapidly as that of such companies as Steel of Canada or Imperial Oil I cannot, of course, say. The experience of high grade investment trusts of the Consolidated Investment Corporation of Canada has been very encouraging so far. The Consolidated Investment Corporation of Canada has some strong financial figures at its head, and there seems to be no reason for doubt as to the all-important question of management. In short, these bonds with common stock warrants constitute, in my opinion, an attractive purchase for a hold.

## A Sketch of Canadian Mining

(Continued from Page 29)

with a total value of some 31 million dollars. Not only are immense bodies of ore known still to be present in the producing mines, but new ore-bodies, of which the Frood is the most outstanding, have also been discovered in recent years, rendering the field of vast potential value.

During the ten years following the construction of the railway many small deposits of gold were found in the vicinity of the line in Ontario. In Haliburton county, along the north shore of Lake Huron, and north of Lake Superior many of these became small producers and operated for varying, though usually short, periods. The most important were the discoveries in Lake of the Woods district, west of Lake Superior, where veins were opened up carrying rich shoots of coarse free gold.

These discoveries caused immense excitement and the usual orgy of stock speculation and company promotion. The most valuable mines, the Sultana, Mikado, and Regina, were worked for periods of 10 to 15 years, and in that time each produced gold to the value of half a million to a million dollars. By 1906 most of the activity in the district had ceased, though spasmodic attempts have been made since to reopen one or other of the mines.

In British Columbia progress was about equally rapid but more important and permanent. Drifting along the great waterways south from the Canadian Pacific Railway and north from the United States, prospectors combed the country between the rail-

way and the border with the result that hundreds of discoveries of valuable mineral were made which later were developed into producing mines. One of the first, in 1882, was that of the Bluebell Mine on Kootenay Lake, a silver-lead mine still producing ore. In 1890 the principal claims of the great Rossland district were first staked; then in rapid succession followed the discovery of Greenwood in 1891, of the Slocan in 1892, and of Kimberley, also in 1892. This famous galaxy of mines has produced immense wealth.

Rossland, which came into full production after the construction of the Trail smelter in 1895, yielded copper, gold, and silver to the value of more than three million dollars annually till 1916. The exhaustion of the ore-bodies then caused production to decline, and it is very small at the present time, although until 1921 it was maintained at over a million a year. The Greenwood discoveries proved to be large bodies of rather low-grade ore which on that account were not brought in to full production until 1900. Between 1900 and 1920, however, gold and copper were recovered from them to the value of more than one hundred and five million dollars. The ore-bodies are now practically exhausted. The numerous mines of the Slocan district have produced chiefly silver, lead, and zinc, maintaining a fairly steady though not spectacular yield from 1895 when they came into full production, to the present. In the period of 32 years to 1926 they yielded metals to the value

of about 50 million dollars or an average yield of more than one and one-half millions yearly.

At Kimberley a number of mines were opened up, the most spectacular of which is the immense Sullivan ore-body which became the mainstay of the Consolidated Mining and Smelting Company of Canada. Although staked in 1892 systematic development was not begun till 1900, when some ore was shipped. In 1903 a smelter was erected near Kimberley to treat the ore, but metallurgical difficulties rendered treatment unprofitable, so that in 1907 mine and smelter were closed, and later seized for debt. In 1909 the property was taken over by the Consolidated Mining and Smelting Company of Canada, which proceeded to active development and to solving the metallurgical problems. By 1914 the Sullivan had become the largest lead producer in Canada and has maintained that position ever since. The ore-body is a deposit of solid sulphides varying from 150 to 270 feet in thickness, although not all of this is ore. The most valuable constituent is the lead, with a good production of zinc and some silver. Production in the thirteen years from 1913 to 1925 was more than 85,000,000 dollars, more than half of which was recovered in the last three years of that period.

In 1927 the output of ore was increased from 3,000 to 4,000 tons per day, resulting in a production, in 1928, of more than 7½ million ounces of silver, nearly 160,000 tons of lead and nearly 82,000 tons of zinc, with a total

(Continued on Page 38)

### Municipal Bonds Yielding 5.15% to 5.25%

There is at present a steady demand for high-grade Municipals attractively priced. Following are Bonds of two important Canadian Cities at prices yielding from 5.15% to 5.25%.

City	Rate %	Maturity	Price	Yield %
Regina	5	1959	97.72	5.15
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## Concerning Insurance

## Official Overlords of Insurance

Importance of Government Supervision of Insurance  
Brought Home by Big Convention at Toronto

By GEORGE GILBERT

PUBLIC attention has been directed by the recent convention of government insurance officials in Toronto to the highly important place now occupied by government supervision in the insurance business on this continent.

Not only were the government officials from forty odd states of the Union and the Canadian provinces in attendance at the gathering, but also many of the leading insurance men in all branches of the business in the United States and Canada, as the deliberations and decisions of these government officials have a most important bearing upon the development of insurance on both sides of the line.

It is but seventy years since the system of government supervision and regulation of the affairs of insurance companies in vogue on this side of the water had its beginning in the State of Massachusetts, and but fifty odd years since it began in Canada, when the Dominion Parliament enacted an Insurance Act which conferred upon the Minister of Finance, and, under his direction and control, upon the Superintendent of Insurance, certain regulatory powers, corresponding in some essential respects to those which had been granted under the laws in the older states of the Union.

While government supervision of insurance in Canada was inaugurated by the Dominion, the provinces soon followed its example, with the result that we have now a dual system of supervision in this country, so that insurance companies operating under Dominion license come under the supervision not only of the Dominion but in addition of all the various provinces in which they transact business.

This dual supervision has brought about recently a more or less active conflict between the Dominion and provincial authorities as to their respective rights and duties in the premises. It has also to a certain extent increased the expenses of those companies which have to comply with the multifarious regulations and requirements of both the Dominion and the provinces.

It is just possible that as an outcome of actions now pending in Ontario and Quebec, the vexed question of jurisdiction as between the Dominion and the provinces may be finally settled.

In the United States there is no federal supervision of insurance, and the companies must comply with the thousand and one laws of every state in the Union if they desire to transact business in all the states. Some years ago there was a strong movement to have federal supervision established in the United States, but it was not pressed when it became evident that it would mean only country-wide federal supervision superimposed upon the existing kinds of state supervision in the various states, as the individual states were disinclined to forego any of their state rights in the matter.

Insurance regulatory laws both in Canada and the United States have in general been enacted with a view to the protection of the public, by providing standard of solvency and capital and investment requirements for insurance companies, by prescribing the kinds of insurance which might be issued by them, by requiring standard provisions for insurance policies, by providing for equitable treatment of policyholders, by authorizing investigation into the affairs of insurance companies, and by giving due publicity to the financial statements of insurance companies and the activities in the public in-

terest of the government supervising officials.

The question might well be asked as to why the insurance business should be singled out for a much more intensive supervision and regulation than that of any other private business. On general principles, it must be conceded that there is little, if any, reason for a more detailed supervision of insurance business than of any other business, as insurance companies are traders and should not be more restricted in their operations than other traders.

Of course, the consideration which justifies government supervision of insurance companies, is that in addition to being traders, they are also trustees for their policyholders, as they have been made custodians over shorter or longer periods of "sums of money presently deposited by the public for indemnity in the future."

While government supervision, with its innumerable regulations and hampering restrictions, has come in for a good deal of criticism from time to time by those engaged in the insurance business and responsible for developing and improving its service to the public, there is really no room for difference of opinion as to the propriety and necessity for governmental regulation of the business of insurance, which so largely affects the public interest.

Sound supervision is worth all its costs, but the duplication and multiplication of unnecessary supervisory machinery in Canada is extremely wasteful of public money and should not be tolerated.

## Increase in Ontario Fire Losses

ONTARIO fire losses in the first seven months of 1929 increased 2.7 per cent. over the corresponding period of 1928 for a total of \$8,263,982, according to the report of the Ontario Fire Marshal for July. Of this total loss \$7,092,319 was covered by insurance and \$1,171,663 was not insured. While the number of fires occurring during the period amounted to 8,152, as against 7,399 for the first seven months of 1928, an increase of 11.6 per cent., the average loss per fire was only \$1,013 as against \$1,101 in the corresponding period of 1928.

The fire loss for the month of July, according to the report, was \$987,834 for an increase of over 100 per cent. on the loss of \$491,965 sustained in July, 1928. While the total loss for the month showed a large increase over the corresponding period of 1928, the number of fires occurring showed an increase of only 12.74 per cent., or 1,100 fires as compared with 981 in the previous year. The insurance loss for the month was \$818,760 and the loss not covered by insurance was \$169,074. With the greater fire loss, the insurance loss naturally increased, the increase being 95.5 per cent., but the loss not covered by insurance showed an increase for the month of 130.9 per cent.

The loss for the seven months' period of the four leading classes of risks was as follows: Barns, \$822,123; dwellings, \$1,909,181; stores, \$1,880,712; and factories, \$1,990,162. Stores showed a slight decrease in dollar loss as compared with the corresponding period of 1928, while barn losses increased 41 per cent., dwellings 20.6 per cent. and factory losses 38.1 per cent.

## Metropolitan Canadian Field Changes

THE Canadian head office of the Metropolitan Life Insurance Company announces the following changes in the field: Arthur Loranger, agent at the St. Denis, Montreal, district, is appointed assistant manager at the St. Denis district; Pierre Albert Guay, assistant manager at the St. Denis, Montreal, district, is appointed general assistant manager at the Canadian territory; William Logan, agent at the Riverdale, Toronto, district, is appointed assistant manager at the Stratford, Ontario, district; Stanley C. Levy, general assistant manager at the Canadian territory, is appointed additional assistant manager at the Outremont, Montreal, district; Hercule Leboeuf, assistant manager at the Outremont, Montreal, district, is appointed manager at the Timmins, Ontario, district; Alphonse Bergeron, agent at the St. Lambert, Quebec, district, is appointed assistant manager at the St. Lambert district.

## Canada's Forest Products

One freight car in every six in Canada is loaded with forest products.



HON. ALBERT CONWAY  
Of Albany, N.Y., Superintendent of Insurance, New York State, one of the outstanding delegates from the United States at the International Insurance Commissioners' Convention. Mr. Conway addressed the Convention on the subject of "Investments of Insurance Companies."

## Loss Ratio in Compulsory Auto Ins. Rates

IT IS of interest to note the basis upon which the compulsory automobile insurance rates in force in Massachusetts are predicted. In announcing a tentative increase of about three per cent. for 1930, the Insurance Commissioner points out that the 1929 rates were based on an expected loss ratio of 65.5 per cent. In other words, it was calculated on the experience available when the rates were fixed, that the insurance companies would incur an average loss of 65.5c for each dollar of earned premium. For the two policy years of 1927 and 1928, however, figured on the basis of the 1929 rates, the average loss ratio has been 67 per cent., or 1.5 per cent. more than the figure upon which the 1929 rates were based. In addition, it is pointed out, there has been an increasing expense cost, due to the increasing number of accidents. For passenger cars alone there were 34,603 claims in 1927 and 36,670 claims in 1928, an increase of 2,067 claims in 1928 over 1927.

The insurance companies have suggested an increase of slightly more than 11 per cent. over the 1929 rates, of which about 2 per cent. was accredited by them to the higher loss ratio than had been provided for, and 9 per cent. to increased expenses, a part of which the experience indicated was due to the increasing number of claims.

The allowance for profit in these Massachusetts compulsory rates is 2.5 per cent.

## W. Ross McCain Elected Director of Aetna

DIRECTORS of the Aetna (Fire) Insurance Company have elected W. Ross McCain a member of the board to fill the vacancy caused by the recent death of Almeron N. Williams. In addition to his election as a director of the Aetna (Fire) Insurance Company, Mr. McCain also becomes a director of its subsidiaries — the World Fire and Marine Insurance Company, the Century Indemnity Company, and the Mayflower Securities Company.

Mr. McCain is a native of Monticello, Arkansas. He was educated in the public schools of Little Rock and at Washington and Lee University of Virginia. Later he entered the University of Arkansas, from which he was graduated with a degree of A.B. in 1898, receiving his A.M. degree a year later. He was admitted to the bar but did not take up the practice of law.

His insurance career began with A. B. Banks and Company of Fordyce, Arkansas, as a representative of that



HON. C. D. LIVINGSTON  
Of Lansing, Mich., Commissioner of Insurance for the State of Michigan, prominent among the speakers at the International Insurance Commissioners' Convention. Mr. Livingston delivered an address on "The Agency Situation."

## No Ticker Tape Worries

The dollars you put into life insurance are safe. They earn compound interest at a good rate on the investment portion of your deposit.

They create an estate for your family that cannot be produced in any other way.

They come back to you at a time of life when you need them most.

They form the kind of investment that need never cost you a worry.

## SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

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"I can do better than Life Insurance with my money," you say.

Perhaps—if you can set the date of your death and guarantee a continuance of commercial values.

But Life Insurance is unassailable, always on the up-grade, never absent when wanted.



## METROPOLITAN LIFE Insurance Co.

Metropolitan Life will pay during 1929 to its policyholders \$77,138,725 in dividends. Total dividends paid or credited to date will then be approximately \$450,000,000.



CANADIAN HEAD OFFICE - OTTAWA.

## "THE INDEPENDENT GROUP"

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Most people looking into the future can see a time at which they are going to need for some purpose or other a definite sum of money. It may be for the higher education or business development of their children. It requires money to obtain a college education, not a large amount, but an amount that is quite possible for the average home to provide if some systematic method is adopted for accumulating by investment the necessary funds before they are actually needed.

Commercial Life Prudence Bonds provide a splendid system by which the above object can be accomplished. Full information will be gladly supplied. Offices at Edmonton, Saskatoon, Regina and Calgary.

## COMMERCIAL LIFE Assurance Company of Canada



INSURANCE COMMISSIONERS VISIT NEW NATIONAL LIFE HEAD OFFICE

One of the features of the first day's activities of the recent convention in Toronto of Insurance Commissioners of the United States was the buffet luncheon at the new Head Office of the National Life Assurance Company of Canada, on University Avenue. The delightful location, and ultra-modern equipment of this splendid edifice was the subject of much favorable comment by the visitors.

firm in Texas. Later he became assistant special agent in Texas and Arkansas for the Phoenix Fire of Hartford. In 1911 he was appointed Arkansas state agent for the Aetna Fire, and in 1919 was called to the home office to receive the appointment of assistant secretary. In 1923 he was made secretary, and in 1927 was promoted to the office of vice-president and secretary.

With the formation of the Century Indemnity Company in 1926 as the casualty running mate of the Aetna and the World, Mr. McCain was elected to the office of secretary.

**Editor, Concerning Insurance:**  
Can you tell me if the government in England allows a person to deduct the amount of the money he pays for his life insurance from his income for income tax purposes? Is there any limit to the exemption he may thus secure from income tax?

—C. H. Vancouver, B.C.  
The British Government sets a good example by exempting from income tax that part of a man's income which he puts into life insurance up to one-sixth of the income. The premiums on which exemption is claimed, however, must not exceed in respect to any policy seven per cent. of the sum insured, or, in all, one-sixth of the total income.

**Editor, Concerning Insurance:**  
I have a \$2,000 twenty pay life policy in force since 1922 with the National Life Assurance Co. of Canada, Toronto. I have never seen this company advertising in any papers nor have I seen any recent financial report, and would like to know if their financial condition is sound and whether you consider them a safe company to insure with.

J. A. Smooth Rock Falls, Ont.  
If you have a policy in the National Life of Canada, I would advise you to hold on to it, as the company is in a sound financial position and safe to insure with, and it would accordingly mean a loss to you to drop the policy.

The National Life has been in business since 1899, and operates under a Dominion charter and license. At the end of 1928 its total assets were \$9,339,457, while its total liabilities except capital amounted to \$8,652,422, showing a surplus as regards policyholders of \$687,035. The paid up capital was \$250,000, so there was a net surplus over paid up capital and all liabilities of \$437,035.

The total income of the company in 1928 was \$2,208,602, while the total disbursements were \$1,383,706, showing an excess of income over disbursements of \$824,896.

**Editor, Concerning Insurance:**  
I am twenty-nine years of age, single, and recently graduated from one of the Western Universities and on my graduation I received an appointment to a government position.

At the time I graduated I took out a \$5,000 policy with the Montreal Life Insurance Co. This policy is on the age 65 endowment, postponed participating, that is no dividends will be paid until the policy has been ten years in force. With the policy I have total disability and double indemnity, but without this feature the annual premium is \$111.40. Now a man representing the Manufacturers Life Insurance Company and who claimed to be a friend of mine, advised me to drop my Montreal Life policy and take out a \$5,000 ordinary life participating policy, with an annual premium of \$118 without disability and double indemnity. He pointed out to me that the Manufacturers Life pay much larger dividends than the Montreal Life, and that the Manufacturers Life by the application of dividends guarantees to have their policy paid up in twenty-two years. Is this correct? And would I, in your opinion, gain anything by dropping my Montreal Life policy and take one with the Manufacturers Life?

How does a paid-up life policy compare with an endowment? If I ever got in arrears with my policy would there be any difference in the interest charged by the two companies? Some one told me that the Manufacturers Life charged 6 per cent. plus 3 per cent. expense, on premiums in arrears, whereas the Montreal Life charge 6 per cent. all told. Is that correct?

—R. S., Edmonton, Alta.  
If you have a \$5,000 policy on the endowment at age 65 plan, which becomes participating after it has

been in force ten years, with the Montreal Life Insurance Co., and the policy contains the double indemnity and total disability features, it would be inadvisable to drop the policy in order to take out an ordinary life participating policy with the Manufacturers' Life Insurance Co. or any other company, as it would mean a loss to you to do so.

With regard to a company guaranteeing to have a whole life policy paid up in twenty-two years by the application of future dividends, of course no company is permitted to issue any such guarantee or even an estimate, illustration or statement of the dividends or shares of surplus expected to be received in respect of any policy issued by it.

Under a paid-up life policy, the proceeds are payable at death, whereas under an endowment the proceeds are payable at the maturity of the endowment period.

You are incorrectly informed as to the rate of interest charged by the Manufacturers' Life on premium loans under the automatic non-forfeiture provision in its policies. The rate is 7 per cent in all, 6 per cent plus one per cent, and not 6 per cent plus 3 per cent as you have it.

The Montreal Life uses the automatic extended term insurance feature in its policies, and the rate of interest charged is 6 per cent in all, as you have it. Under this plan the insured remains covered for the amount of his insurance for a longer period than under the ordinary automatic non-forfeiture provision.

**Editor, Concerning Insurance:**  
I should much appreciate it if you would append information upon the General Insurance Company as to the following points:

Is it licensed to do business in Canada and in the Province of British Columbia?

Is the requisite deposit put up with the Canadian Government for protection of Canadian policyholders?

The risk under consideration is fairly considerable.

—F. C. Nelson, B.C.  
General Insurance Co. of America, with head office at Seattle, Wash., and Canadian headquarters at Vancouver, has been in business since 1923, and has been operating in Canada since November 13, 1926, under Dominion license.

It has a deposit of \$105,000 (accepted at \$103,600) with the Dominion Government for the protection of Canadian policyholders, and is authorized to transact in this country fire, automobile, limited explosion, sprinkler leakage and tornado insurance.

It is a stock company, but issues a participating policy under which the policyholders receive a refund or dividend at the end of the year on the premiums paid, according to the results of the year's operations. It is thus in a class by itself, so far as I know, as a stock fire insurance company which pays dividends to policyholders. In 1927 the net premiums written by it in Canada were \$67,336.95, and in 1928 it paid \$7,376.92 in dividends to policyholders in Canada. The dividends paid in one year are on the policies written in the previous year.

At the end of 1928 its total assets in Canada were \$141,592.12, while its total liabilities here were \$81,930.16, showing an excess of assets in this country of \$59,661.97.

It is in a sound financial position country of \$59,661.27.

### NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each enquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope. Each letter of enquiry should refer to one subject only, if information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfil the above conditions will not be answered.

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No company is equipped to give greater service to an agent - - - almost every known risk covered, except life. A few additional agents are desired.

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Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

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representative

PROVINCIAL AGENTS, ONTARIO AND QUEBEC  
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TORONTO AND MONTREAL



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WITH WHICH IS ASSOCIATED THE PHOENIX ASSURANCE CO., LTD., OF LONDON, ENGLAND.

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## New Trends in Construction

### General Contractors Form Association to Bring Industry to Position in Keeping With Its National Importance

By JOHN Y. BEWS, Jr.

THERE is a growing recognition that a well-ordered activity in the Construction Industry of a new and growing country has a very definite bearing on the economic well-being of its citizens. It is also true that no aspect of our present expansion so appeals to the popular imagination as the erection of towering skyscrapers, imposing banks, public buildings and less ornamental but equally vital industrial plants and warehouses.

In a recent monthly review issued by the Bank of Nova Scotia several extremely interesting facts were emphasized, some of which will bear repetition here. The great boom in the construction industries which culminated in 1912 with a total value of four hundred and sixty-three million dollars was for the first time exceeded in 1928 when the total value was slightly over four hundred and seventy-two million.

It must be taken into consideration, however, that construction costs in 1928 were approximately sixty-four per cent. over those of 1912. This would seem to indicate that our present period of construction activity in no sense resembles the boom year of 1912. Taking into consideration both the increased cost of construction and the increased population of the Dominion since 1912, we find that if 1928 were comparable from a standpoint of buildings actually erected it would reach a total of nine hundred and ninety-five million. Thus we are more or less safe in concluding taking the year 1929 into consideration also that the present activity is in no sense a boom but simply reflects the normal industrial growth of our rapidly expanding Country.

The tremendous activity of construction in all the leading cities of the Dominion has naturally stimulated public interest in this vital industry. It has also caused the contractors themselves to examine more closely the loosely-knit elements with which they have to work, if anything along lines of either industrial or social betterment is to be accomplished. As the financial editor of one of our leading journals said to the writer a few days ago, "The Construction Industry seems to me to be in a strangely anomalous position. We recognize very clearly the rights—the official standing as it were of all our other important industries manufacturing, agriculture, mining, transportation. Construction seems to have fallen lamentably between the two stools of public misunderstanding and official neglect." There is a rather interesting illustration of this remark. The suspicion and mistrust aroused by the investigation into the activities of the Amalgamated Builders Council has extended to other branches of the Construction Industry.

\*

We venture to say that the public at large will be surprised to learn that the Canadian Construction Association, an organization which includes representatives from all branches of the industry, was largely instrumental in having this investigation carried through by the Dominion Government. This illustrates one of the problems of the industry which has lacked an articulate voice in placing its difficulties and accomplishments before the public at large. It is almost a truism to state that no great industry can function at its best without a feeling of confidence between it and the public which after all is the final arbiter of its competence and reliability.

Many of the problems facing the industry are peculiar to itself. Some years ago it was found that there was a serious shortage in the number of apprentices learning the building trades. So serious was this situation that the Canadian Contractors were forced to take immediate action, their efforts culminating in the passing of the Ontario Apprenticeship Act which provides for the establishment of the Ontario Apprenticeship Board. This Board which is supported by Canadian Contractors, has at present approximately 1000 boys under indenture and the number is being increased at the rate of over a 100 a month. By the end of 1930 the Council of the Board hopes to have no fewer than 2500 boys learning building trades. When one considers that in 1922 a survey of the principal cities and towns showed that there were only about 140 boys in the whole of the Dominion learning building trades the effect of this Act, so successfully in its operations, can well be imagined.

Accident risks, by the very nature of the industry, are high and in an attempt to improve this situation the General Contractors have recently set up the Construction Safety Association. This association functions with the Ontario Workmen's Compensation Act and at the present time a survey

of the whole situation is being made in Ontario centres.

One great improvement in the industry which is becoming more marked at the present time is in the increased number of "no bid bulk contracts" which are now being let. In other words the owner is beginning to recognize that it is not always wise to purchase his building simply from a price standpoint. There are three main elements in any large construction project—the owner—the architect—and the general contractor. If a relationship of happy co-operation can be established between these three many of the most vexatious building problems can easily be solved. The owner in conference with his architect chooses a contractor of unquestioned integrity and ability. His experience and ability is thereby made available from the outset with inestimable advantage to the owner in dollars and cents and the saving of infinite detailed labour on the part of the architect.

There are several interesting examples of this form of co-operation in comparatively recent Canadian buildings. The Manoir Richelieu at Murray Bay and the well known Chateau at Lake Louise both presented similar problems. Their erection followed the fires that completely razed their predecessors. These fires occurred after the closing of the season and, in order to prevent the owners losing the following summer's trade, almost unbelievable feats of speed and skill were necessary.

\*

Both hotels were more or less inaccessibly situated, which not only complicated the problem of transportation of material but at the same time rendered the question of skilled labour more difficult. Add to this the fact that the major portion of the actual work was done at temperatures as low as 40° below zero, it will be seen that a very accurate technique was imperative. Both these hotels were erected in what is known as a cocoon, that is a temporary shell surrounding the whole building and heated to a proper temperature. To indulge in a biological simile, when Spring came the cocoon was shed and there stood the building itself—fresh and new and ready for its season's duty.

Most of us will recall the disastrous fire which swept two of the main wings of the magnificent Chateau Frontenac at Quebec in Feb., 1927. Hardly had the smoke cleared away when a well-known firm of Canadian General Contractors had their men on the job. Within 107 days the wings were completely rebuilt in fireproof construction and ready for occupancy. This constitutes another splendid example of rapid and efficient winter construction.

In this connection it is interesting to note that ten years ago the idea of erecting large buildings in the winter was thought ridiculous. However, the General Contractors' section of the Canadian Construction Association through an educational campaign have done a great deal to improve this situation. With a knowledge of local conditions any large project can be undertaken almost as cheaply in winter as in summer. A plentiful supply of labour and decreased material costs practically counter-balance the cost of heating and other expenses incidental to winter construction.

Winter construction has many advantages from an economic standpoint. It counteracts seasonal unemployment and has a marked effect on maintaining material prices at a more or less stable level. Indeed there are many who now believe that there is sufficient evidence to persuade the Federal and Provincial Governments to place their contracts for public works in the Fall rather than in the late Spring. Construction is an industry which involves tremendous manufacturing. If our factories receive their orders in the Fall they will know more or less where they stand for the following year and the situation of having important contracts delayed owing to the fact that steel mills, stone plants and so forth, are months behind in their orders will be to a great extent alleviated.

During the past few weeks there has appeared a series of advertisements in the daily press portraying the accomplishments of some of the leading firms among Canadian General Contractors. The series has been received with considerable enthusiasm not only by the construction magazines but by the press and public at large. To the writer it would appear to be an attempt to establish better relationships within the industry itself and with the public whom it is attempting to serve—a principle which every business can and does apply to its immeasurable betterment.



GEORGE H. O'NEIL

Vice-President of the United Hotels Company and a director of the King Edward Hotel, Toronto, which, together with a number of other United Hotels has recently gone into a new amalgamation. —Photo by "Who's Who in Canada"

## 35th Monthly Gain by So. Canada Power

FOR the month of August net earnings of the Southern Canada Power Company amounted to \$106,299, as against \$102,934 in August of last year, an increase of \$3,365.

This constitutes the thirty-fifth consecutive monthly increase in net to be recorded by the company.

For the eleven months' period of the fiscal year ended with August net earnings amounted to \$1,244,346, as compared with \$1,105,433 in the corresponding eleven-month period of the preceding fiscal year, an increase of \$138,913.



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ANNOUNCEMENT has been made of the resignation of three executive officials of the City Dairy Company, in Toronto, to join the Silverwood organization in that city. It is understood that these officials have acquired a substantial interest in the Silverwood business.

Harold M. Gully, for the past 10 years assistant to the president of City Dairy, becomes vice-president of the Silverwood Co.; Dr. L. E. Pollock, for the past 10 years general manager of City Dairy Certified Farms, becomes general manager of Silverwood's, and Thomas E. Robson, for 25 years with City Dairy, where he had charge of milk sales and delivery, becomes Silverwood's sales manager.

Dr. Pollock, prior to going to City Dairy, was associated with Dr. C. J. O. Hastings at the City Hall, where he was in charge of the inspection of farms supplying milk to the City of Toronto. He is president of the Toronto Milk Distributors' Association, to which all of the dairies belong.

A. E. Silverwood remains president of the company, which has 18 units in the Silverwood chain. The plants are situated at Toronto, Hamilton, Brantford, London, Windsor, Forest, Chatham, Lucknow, Sarnia, Cargill, Stratford, Fergus, Guelph, Elmira, Woodstock, Cayuga, St. Catharines and Kitchener.

Eight of the Silverwood Companies are in a holding company known as Silverwood's Dairies Limited. The other ten are independent companies. Toronto is the largest independent company. The combined sales of the eighteen Silverwood Companies may total ten million dollars in 1929.

**Grain Co. Prospers**

**N. Bawlf Reports \$5  
Earned on Common**

SUBSTANTIALLY increased earnings and an improved working capital position are shown by N. Bawlf Grain Company, Limited, in its annual report for the twelve months ended July 31, 1929.

While this is the second annual financial statement to be issued by the company, it covers the first full operating year of the business under the present organization, which was formed as at June 1, 1928.

Operating profit for the year amounted to \$605,751, which indicates an improvement of about \$140,000 over profits of the companies acquired for the fiscal year ended July 31, 1928. After provision for bond interest of the terminal subsidiary, depreciation and federal income tax, a net profit of \$430,052 is shown, as compared with \$311,000 for the previous operating year. This net profit is equivalent to 3.3 times the preferred dividend disbursement of \$130,000, after which a balance of \$300,052 is shown—equivalent to \$5 per share on the outstanding 60,000 shares of no par value common stock, as compared with \$181,000, or approximately \$3 per common share, for the previous year. From the balance of net profits for the current year, there is set aside a special reserve of \$40,000.

A feature of the balance sheet is that while substantial additions to the value of approximately \$120,000 have been made to fixed assets during the year under review, the company's working capital account has been increased from \$620,229 to \$881,451. Bank loans and overdrafts of \$629,741 shown in the previous report have been entirely eliminated, and inventories show a reduction of practically an equal amount, while cash on hand has been increased from \$31,631 to \$109,914.

In his report to shareholders, W. R. Bawlf, president of the company, states that while reports on the crops upon which the coming season's operations will depend are not nearly as favourable as they were for last season, the directors are of the opinion that although the volume handled may be reduced, the company will be able to maintain its present strong position.

**Canada Bread Report  
Shows Sales Increase**

IN ITS first progress report for the current fiscal year, the Canada Bread company indicates that July showed substantial increases over July of 1928. The cake business increased 32 per cent. in dollar value. The bread business was 10 per cent. up in the number of loaves and total net sales were 14 per cent. higher.

The erection of the new office building near the Avenue Road plant was made necessary owing to expansion in the cake department. In London the new cake plant and office building is being erected to take care of greater business in that territory.

**Basic Investments  
New Investment Trust  
Combines Features**

THE degree of flexibility that should be granted to managers of an investment trust is a point on which investment bankers in this country have not yet reached agreement.

Proponents of the management type have advanced many reasons why a certain degree of secrecy should be maintained for an investment trust's portfolio. Others insist the investor likes to know what "horse his money is on".

Out of the experience gained by investment bankers in recent years, there has grown a development toward an entirely new type combining the best practices of the management trust with the fixed trust's attraction—a definitely established portfolio.

Basic Investments, of Canada, Ltd., for instance, designated a primary and a reserve list when it was formed. Each unit, represented by \$1000 trust shares, is composed of 172 shares in 23 leading Canadian corporations whose stocks are listed on the Toronto and Montreal Stock Exchanges.

No substitution can be made in the primary list, except on the unanimous recommendation of two investment counsels, from the reserve list of 18 stocks of the same worth and intrinsic value and long dividend record, according to the trust agreement. All of these as well as listed on the Stock Exchange. The trustee, the Toronto General Trusts Corporation, holds these stocks and collects dividends, stock distributions, rights and other privileges, turning into cash all fractional shares of such disbursements, distributing them direct to collateral trustee shareholders.

Each trust share represents a one-thousandth ownership in one unit, consisting of a diversified group of the more generally known stocks. Shareholders are kept informed of all substitutions and are told what profits have accrued to them. Semi-annual audits showing the exact position of the trust will be sent to them in carrying out the underlying policy of full publicity on the trust's activities.

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The Toronto General Trusts Corporation owes its charter to Mr. Mortimer Clark, a lawyer, who was later knighted as Lieutenant Governor of Ontario. He succeeded in 1872 in obtaining an act of incorporation from the Ontario Legislature. The corporation in its growth and development owes more, however, to its manager, Mr. J. W. Langmuir. A man in the strictest Victorian tradition of duty and honor, he had a profound sense of responsibility of the corporation toward its clients. For thirty-three years, until his resignation in 1912 from failing health, he labored strenuously to advance its interests, and with the wider cause of corporate trusteeship.

The corporation began business with a subscribed capital of \$300,000, of which \$28,000 was paid up. In 1901 the capital, then \$1,000,000, became fully paid up. Capital was increased to \$1,500,000 later, and in 1928 a further increase of \$1,000,000 was authorized, of which \$500,000 was issued during the year. Remaining \$500,000 is being allocated this year.

**Add to Stock  
Quebec Power Offers  
Rights**

DIRECTORS of the Quebec Power Co., announced an offering of new common stocks to shareholders at \$50 per share, on the basis of one new for each ten shares held, and also an increase in the annual dividend to \$2.50 per share, as against the present rate of \$2 per share.

The offering of new stock is to shareholders of record Oct. 15, 1929, with payment to be made on Nov. 30, 1929. The new stock, it is stated by the company, will rank for dividend for the last quarter of this year.

At the directors' meeting a dividend was declared at the new rate, being 62½ cents per share for the quarter ending Sept. 30, payable on Oct. 15 to shareholders of record Sept. 26, 1929.

Authorized capital of the company is 600,000 shares, of which 502,877 are issued at the present time. Over 54 per cent. of the outstanding common stock is owned by Shawinigan Water and Power.

Financial Editor, "Saturday Night":

I appreciate very much the information received from you and place every confidence in your judgment.

—E. M., Winnipeg, Man.

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Early this year we organized another Company of this nature, which is enjoying a development paralleling that of the Public Utility Investment Company. It paid an initial dividend of \$1.00 per share after five months of operation.

In the near future we shall offer the common shares of the second company, and we believe that its securities will prove equally attractive to the investing public. The company is under the management responsible for the success of the Public Utility Investment Company and has the advantages of much greater resources and a larger Board of Directors.

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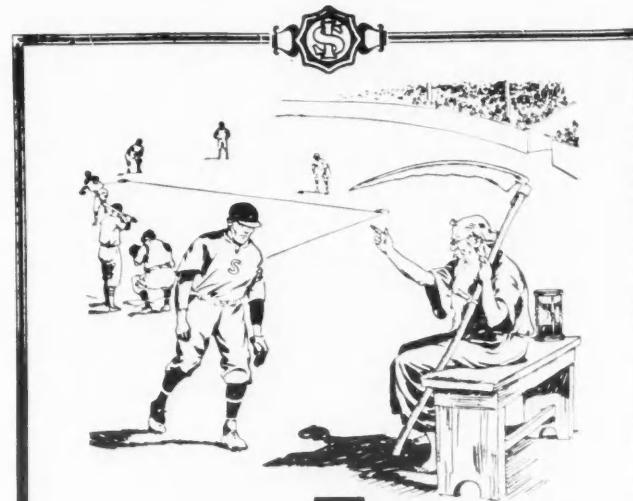
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# A Sketch of Canadian Mining

(Continued from Page 33)

value of more than 34 million dollars. This great mine still has enough ore in sight to maintain production for another century, at the present rate of mining.

After the great developments of the early nineties, discoveries continued to be made, though more slowly. In general these have been in areas readily accessible from the coasts. The Tye mine, found on Vancouver Island in 1896, was a lens of ore from which more than 11,000 tons of copper were recovered between 1903 and 1907. About the same time the copper deposits of Texada Island were uncovered, from which large tonnages have been shipped.

In 1898 the Britannia Mine on Howe Sound was located. This great property, however, was not brought to the productive stage until 1905, and on account of the low grade of its ores did not begin to be developed on a large scale till some years later. Between 1916 and 1927 it produced copper to the value of nearly \$4,000,000 annually, while the 1928 production was valued at about six million. In 1903 the copper deposits at Ansoy, on Granby Bay, were found, now worked by the Granby Consolidated Mining, Smelting, and Power Company. In the six years from 1919 to 1927 these deposits yielded an average return of more than \$5,000,000 annually, principally in copper.

The last great mine discovered, the Premier, was found in 1910 in the Salmon River district at the head of Portland Canal. Its rich gold and silver ores yielded approximately \$29,000,000 in the seven years from 1921 to 1927, out of which more than eight millions were distributed in dividends.

The whole record for British Columbia since 1892, when gold mining may be said to have begun, is one of immense advance in the amount and variety of its mineral production. This advance has not been regular, but rather shows sudden spurts as new

districts were opened up, followed frequently by temporary recessions as properties or districts were worked out. In 1892 metal mines produced practically nothing; in 1928 metals to the value of nearly 49 millions were mined. In 1892 coal production was less than \$3,000,000; in 1928 it was more than \$11,000,000. Other products brought the mineral production for 1928 up to the grand total of \$63,913,159. The province furnished nearly all the lead and zinc produced in Canada and more than half the copper, as well as a large proportion of the silver and gold.

This great production made British Columbia for more than two decades the premier mining province of the Dominion, but the centre of interest was now to shift eastward to Ontario. Here again is made evident the influence of railway building on discovery. In 1902 the Ontario Government commenced the construction of a railway to open up an area of arable land lying north-west of Lake Temiskaming, and in the autumn of the following year, as construction operations were being carried on near what is now the town of Cobalt, the first discovery of silver was made by a blacksmith named La Rose, who used to prospect in his spare time.

When the news was published, a tremendous influx of prospectors from all parts of the continent took place, and numerous discoveries followed. Some silver was mined in 1904, and by 1908 the camp had become one of the world's largest silver producers. In the period between 1904 and 1922 this area produced and shipped more than 333 million ounces of the precious metal, and paid over \$87,000,000 in dividends. Since 1922 production from the Cobalt area proper has decreased to about 3½ million ounces, which is about the same quantity as the combined output of the outlying districts of South Lorrain and Gowganda.

From Cobalt and from the railway, as it was pushed northward, pros-

pectors spread over the adjacent country, with the result that in 1909 the Porcupine gold district was found, and three years later the smaller Kirkland Lake field. The Porcupine district was brought to the producing stage in 1912, and by the end of 1928 had yielded more than \$229,000,000 in gold, furnished mainly by the Hollinger, Dome, and McIntyre mines. In the same length of time gold to the value of about \$48,000,000 had been recovered from the Kirkland Lake field, the annual yield of which has risen beyond \$12,000,000.

The second transcontinental railroad built in Canada was the Canadian National, traversing the country north of the Canadian Pacific. It was completed in 1915, but although construction was attended by a number of small discoveries, its full effects on the progress of discovery were deferred for years, as the country was drained of men by the war. Since the end of that struggle prospecting has gradually been resumed with encouraging results. In the vicinity of the road in Quebec large deposits of copper and copper-gold ores have been found within the last four years in the Rouyn area, a district which promises to become one of the great mining areas of the Dominion.

Already, in 1928, the first year of production, Noranda Mines have yielded more than 33 million pounds of copper, valued at nearly five million dollars, and gold to the value of more than a million dollars. Farther west, promising gold deposits are reported in the Red Lake area of Western Ontario, to the north of the new railroad; and in Northern Manitoba the discovery of the copper-gold-zinc deposits of the Mandy, Flin-Flon, Sheri-Gordon, and other properties followed directly on railroad construction. In British Columbia results have so far been small, although one gold-silver deposit near Topley is reported as promising.

Next to the metalliferous mines, which furnish the bulk of the mineral wealth of Canada, are the coal deposits. These are confined to the eastern and western parts of the Dominion, with the natural result that central Canada, particularly Ontario and the western part of Quebec, finds it necessary to secure its coal supply principally from the United States.

On both eastern and western coasts some of the coal deposits were known and mined for many years prior to Confederation, but the progress of discovery has since revealed many more, and coal mining has grown until it is the largest individual mining industry in the Dominion. In the years 1927 and 1928 the annual production was approximately 17½ million tons, made up of about 13 million tons of bituminous coal, and 4½ million tons of sub-bituminous coal and lignite from the provinces of Alberta and Saskatchewan. Of this amount between five and six hundred thousand tons are exported.

The asbestos deposits of Southern Quebec furnish more than three-quarters of the world supply at the present time. Mining of asbestos commenced in 1876 and has now reached large proportions. In 1928 some 273,000 tons were shipped, valued at more than \$11,000,000; and altogether more than 2½ million tons of this mineral have been produced.

No account of the mining history of the Dominion would be complete without at least brief reference to the placer deposits of Yukon territory. Gold in paying quantities was first discovered in 1881 in the sands of the Big Salmon River; and from that time forward exploration proceeded steadily until, in 1896, the phenomenal richness of Bonanza Creek, in Klondike District, was made known. The rush of 1897-8 followed, and more than 3½ million persons poured into the district. Gold production leaped from a quarter of a million dollars in 1896 to ten million in 1898, sixteen million in 1899, and 22 million in 1900. It then fell off gradually, but remained at about four million annually up to 1917. Altogether Yukon district has yielded more than 182 million dollars worth of placer gold.

Other valuable resources which have been developed during the last sixty years include platinum, cobalt, gypsum, salt, natural gas, oil, tale, and others. The total value of the mineral products of the Dominion in 1928, exclusive of such products as stone, brick, and cement, was more than \$223,500,000.

It is interesting to compare the growth of the mineral industry with that of the population. In 1886, when statistics for the whole of Canada were first collected, the value per capita of the annual mineral production was \$2.23. Ten years later it had doubled, to \$4.38. The next decade showed an increase to \$12.81; while in 1928 it was \$28.31. Of this amount about 54 per cent. consisted of fuels and building materials almost entirely consumed in Canada.—*The Mining Magazine, London.*

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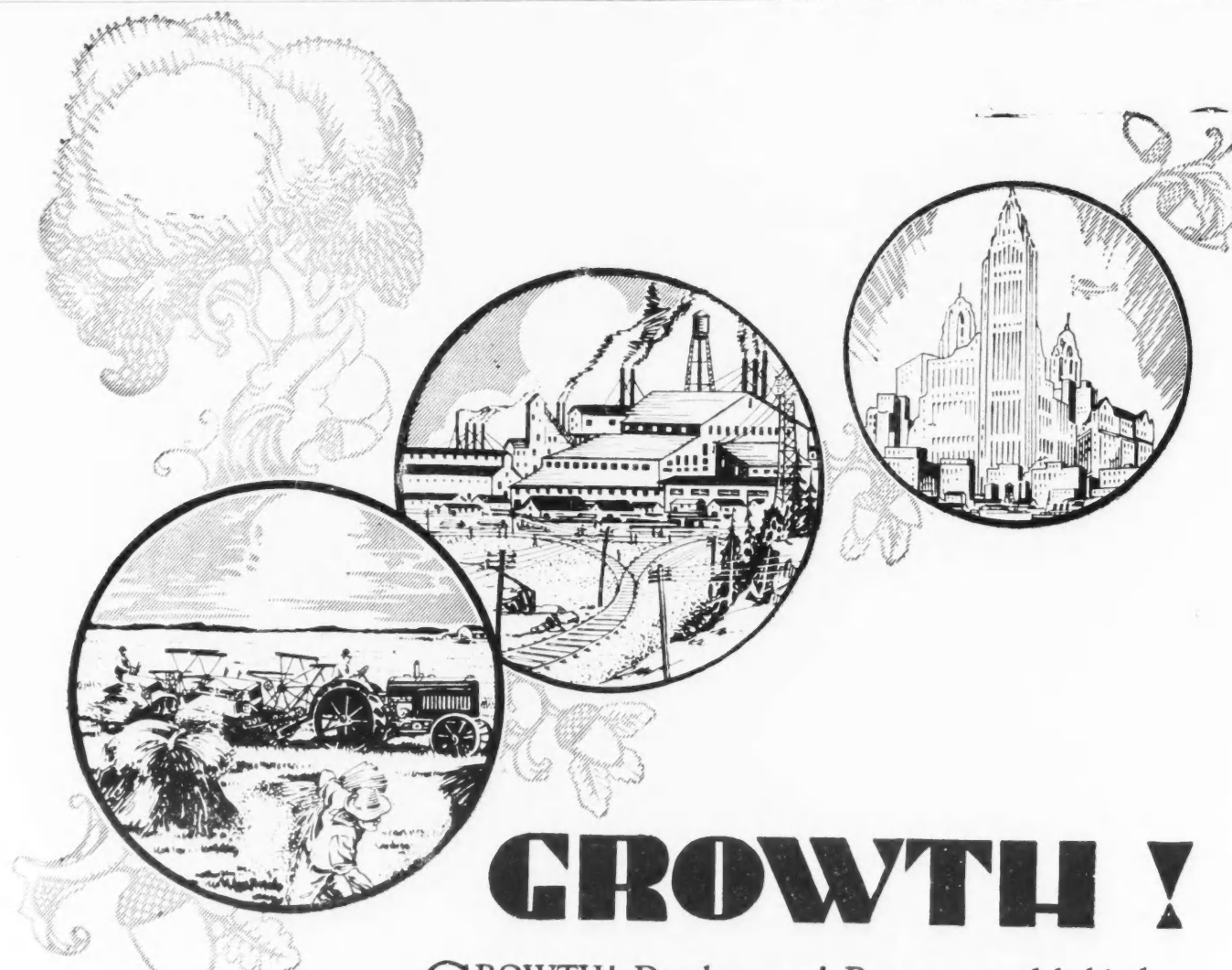
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## New Industry Enters Canada

**Thompson Products, Inc. to Build Plant at St. Catharines, Ont.—Manufactures Extensive Line of Automotive Parts—Seeks British Business**

DIRECT evidences of the interest American manufacturers are manifesting in Canada has come to the front again with the announcement that Thompson Products, Inc., Cleveland and Detroit, one of the most important automotive parts concerns in the United States, had purchased a tract of ground at St. Catharines for the immediate erection of a large factory.

By establishing this plant in the Dominion, the Thompson corporation is placing itself in a position to enter the original equipment field of the English car building industry, and also through its many distributors of which there are 40 in Canada, serve the replacement demands of 1,700,000 American built cars registered under the British flag.

Valves for seventy leading makes of automobiles, trucks and tractors including the majority of General Motors machines; the same parts for 95% of all American built airplane engines; eccentric tie rods accommodating new design of front axles; pistons, pins, tubular chassis parts, chassis bolts, bushings, brake assemblies and starting cranks are products of the concern.

By developing an exclusive method of manufacturing valves from silchrome steel, the Thompson corporation gained a monopoly which it now holds on the valve building industry. Silchrome was a result of war research, and although the most perfect metal

discovered for valve making, at that time it resisted all ordinary methods of manufacture. So hard was it in fact, that workers called silchrome the "devil metal".

Then, under the leadership of Mr. C. E. Thompson, president of the concern and a pioneer of the American automotive parts industry, machines were designed and patented which placed the manufacturing of silchrome valves on a practical basis. Today the Cleveland plant normally turns out 100,000 valves a day.

In connection with silchrome valves, it is interesting to note that in 1924 Thompson stock was selling at \$15 a share. Largely due to this new development, the stock increased in value to over 220 dollars a share in 1926. It was split ten for one and now 15 dollars invested in 1924 is worth more than 600 dollars.

An eccentric tie rod was marketed with the general adoption of four wheel brakes, and this is now extensively used as original equipment on most well-known passenger cars and trucks. Thompson brake assemblies, drag links, bolts and tubular chassis parts are also employed widely as original equipment.

At present Thompson Products, Inc. is represented by three factories in the United States, two at Cleveland and another at Detroit. The concern has more than 600 distributors in North America.

It does not appear from the figures that trade in farm products is against the farmer in the States, yet legislation now pending, while leaving unchanged the present rates on cattle of 1½ cents per pound on animals weighing less than 1,050 pounds each, and 2 cents per pound on animals of that weight or more, almost doubles the rates on meats. The total statistics show that total exports of living animals from Canada to the United States last year were valued at \$16,154,716, and exports of meats of all kinds to the United States were valued at \$10,382,736.

One feature to consider in connection with live cattle is that the majority of cattle exported from Canada consists of young stock, which are sold in the United States as feeders. The imports equal in number about 1½% per cent. of the total receipts of the cattle at the public stock yards, and total imports of milk and cream equal in value about one-fourth of 1 per cent. of the total value of the country's dairy products.

"To whatever extent the proposed duties curtail imports, they presumably stimulate home production, and it is to be doubted whether the prices obtained by domestic consumers are appreciably increased. It also seems very logical to expect that any change will hasten the development of other markets for Canadian goods.

"The question now arises whether any gain resulting from proposed changes is worth while."

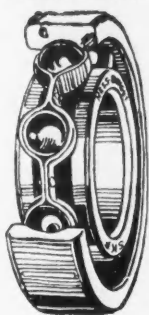
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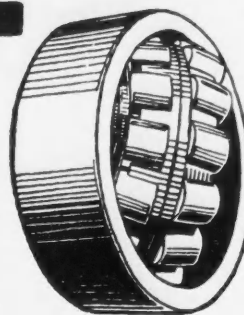
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## The U. S. Tariff and Business

**Serious Doubt Arises as to Actual Benefit to Consumer From Proposed Changes—Good Will an Actual International Commodity**

NATIONS are free to regulate trade whenever they wish, but inasmuch as the principal contracts of one country with another are for the most part through trade relations, every country has at least a moral obligation not to radically disturb the conditions upon which the prosperity of another nation may be founded say J. R. Timmins & Co., members New York Stock Exchange, in their September survey.

The promotion of a broad industrial development, based on the abundant financial resources of a country, merits consideration. The founders of trade protection by tariff believed this, and thought a country should not import goods for which the raw materials existed in the country. They believed that labor and capital should be encouraged to produce goods, and sought such development by originating a tariff policy. Such a policy need not exclude mutually advantageous trade based upon differences in climate, natural resources or economic development. The merit of an efficient tariff schedule is to afford adequate protection to healthy domestic industry, while at the same time being framed so as to exclude profiteering by any favored industry at the expense of the consumer. It seems only logical, therefore, to expect that fair and conciliatory trade policies prove advantageous in the long run.

When trade between two such countries as the United States and Canada is reciprocal and complementary, rather than competitive, a well-founded community of interest exists. In this case there is every reason for friendly and considerate co-operation to make

the most of the natural wealth of the continent occupied by the peoples of the two countries.

A review of the records indicates that in the past nine years from 64 per cent. to 69 per cent. of all Canadian imports were from the United States. The imports from the United States in 1921 totalled \$856,176,820, the highest on record with the exception of the fiscal year ended March 31, 1929, when total imports stood at \$868,056,680. In considering these totals it must be remembered that the price levied has receded about twenty points below that of 1921. It is quite obvious that the volume of imports during the past fiscal year was much greater than the dollar volume indicates. Exports from Canada to the United States have increased during the same period, but not in proportion to imports. In the year ended March 31, 1929, they amounted to \$521,814,525, or 36.7 per cent. of all Canadian exports. In 1921 the total value was placed at \$560,701,936 or 45.6 per cent. of all imports.

Consider the facts brought out in the tabulations on Canadian trade, bearing in mind at the same time that trade with Great Britain is favored by a preferential tariff.

In the summary of trade by groups we find that last year Canada imported from the United States agricultural and vegetable products to the extent of \$103,690,332, and exported a total of \$58,527,194. She purchased fibres and textiles valued at \$81,889,787 and sold \$4,930,498. The imports of iron and iron products totalled \$317,089,125, and exports amounted to \$11,157,121.

### T. HOLMES LASHAR,

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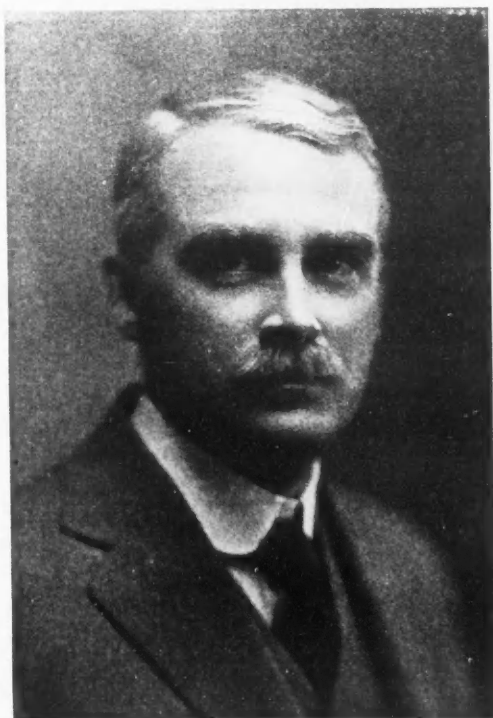
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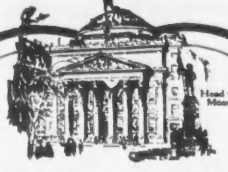
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A. E. PHIPPS, General Manager.  
Toronto, Sept. 11th, 1929.

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## Will Money Prevent War?

### New Scheme Proposed by League of Nations to Guarantee Financial Support to Victim of Aggression —The Claims and Criticisms

By LEONARD J. REID,  
Assistant Editor of The Economist, London.

IN the histories of National Debts is written plainly enough for all to see, the lesson that war, especially under modern conditions, is a costly business. For the prosecution of a successful war—whether of offence or defence—financial resources are as essential as men or munitions. The plan considered at the September session of the League of Nations for, providing international financial support for any aggressed nation is therefore of considerable importance. This plan which is embodied in a Draft Convention for Financial Assistance drawn up by the Finance Committee of the League has just been published in England in a pamphlet entitled "A Financial Plan for the Prevention of War" by Sir Henry Strakosch, a member of the Finance Committee.

Sir Henry explains the problem which the designers of the Plan had to face as being that of devising "machinery which would be capable of providing what financial assistance may be needed swiftly—almost automatically—and with a certainty which would allow no doubt that a potential victim of aggression could, in times of crisis, count upon adequately reinforcing its powers of resistance. At a moment of international crisis, financial markets, even in countries that are not immediately affected, are sure to be excessively sensitive. They are reluctant to engage in international loan operations unless the security offered is beyond any question. To meet these considerations, it was necessary to find means of so fortifying the credit of the borrowing government as to enable an important loan operation to be carried through even in times of stress. The plan thus provides for guarantees of a very substantial kind, undertaken definitely beforehand, yet so strictly limited as to make the undertaking of the guarantee acceptable, to those who are to associate themselves with the plan."

The Draft Convention therefore provides that nations declared by the League Council to be the victims of aggression shall be able to raise loans whose service shall be secured, apart from the revenues of the borrowing state, by an international guarantee of the signatories of the Convention. The widespread distribution of these guarantees would, however, be a serious disadvantage in circumstances where promptness is essential, and the scheme is therefore to be supported by special guarantees of the financially stronger powers.

The adoption of a scheme on these lines would, as Sir Henry Strakosch says "place in the hands of the Council a new and powerful instrument—perhaps more effective and easy of application than any it now possesses—for preventing a conflict or stopping it when it has begun." While the financial resources of the whole of the signatories would be supporting the victim of aggression, the aggressor would find their money markets closed to him. It does not, indeed, seem putting the case too strongly to claim that a mere demonstration by the Council that it intends to put the Convention into

operation would probably suffice to make that step unnecessary.

In spite of the obvious strength of these arguments the scheme is not without its critics, who contend that the financial risks the Great Powers are to be asked to undertake are too great. It is clear that the lesser nations have everything to gain by an adoption of the Convention, because they would thereby obtain the support of their stronger neighbours, but this does not necessarily mean that the plan is to the latter's detriment. In the first place, they have most to lose by international disturbances, and as members of the League are already pledged to support the application of far-reaching economic and financial sanctions.

In comparison with these their maximum liabilities under the Draft Convention are slight. Their special liability comes into operation only in so far as the amount requires for the service of the loan is unobtainable from the borrowing state in the first place, and the reserve which is to be set up in connection with each loan in the second, and then only to the extent that one of the ordinary guarantors fails to meet its obligations. In any case no liability can be imposed on any government in excess of that undertaken in the Convention.

The discussions on the details of the Convention may reveal that some details are susceptible of improvement, but in principle it appears practical, and likely to prove effective. The contingent liabilities the guarantors are asked to shoulder are a small price to pay for the benefits of such a tangible addition to our existing machinery for the prevention of war, and it is earnestly to be hoped that the scheme will secure widespread support.

## New Directors National Grocers Adds Four to Board

AT THE annual meeting of National Grocers Co., Ltd., reports and financial statement for the year ending June 30th last showed net earnings of \$695,016 before deduction of fixed charges, an increase of \$109,498, or approximately 18.7 per cent. over the previous fiscal year. Bank obligations had been reduced \$199,829, and surplus account was placed at \$452,716.

The president, John Medland, told shareholders that since the close of the fiscal year the company has shown a substantial improvement over the corresponding period of last year.

The following directors and officers were elected:—D. Blain, H. E. Eldrid, S. M. Kennedy, W. H. Kenny, T. H. Kinnear, M. D. Lemon, A. W. McLennan, A. J. Major, John Medland, H. D. Whitehouse and Peter White. John Medland will be chairman of the board, T. H. Kinnear first vice-president and secretary, and S. M. Kennedy second vice-president and treasurer. Messrs. Eldrid, Kennedy, McLennan and White are new members on the new board.



HARRY OAKES  
President of Lake Shore Mills, Ltd., which has just announced a regular quarterly dividend of 30 per cent. on the company's dollar-par-value stock. The basis will now be \$1.20 annually in addition to whatever bonuses the management may decide to declare. The stock has been on a 20 per cent. quarterly basis.

—Photo by "Who's Who in Canada"



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London . . . Brussels . . . Amsterdam . . . Berlin . . . Geneva . . . Tokio  
and more than fifty other cities of importance

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## FAITH IN THE NORTHLAND

—has proven superior to discouragement  
that at times seemed crushing.

Faith in the Northland has built up an  
industry in Ontario that produced in  
1928, one hundred million dollars.

We believe that greater years are to come,  
bringing prosperity to those who, wisely  
considering, give evidence of their Faith  
in the Northland.

Our clients have access at all times to the  
detailed information obtainable, through  
our Statistical Department.

## D.S. Paterson & Co., Ltd.

STOCK BROKERS

Home Office: 25 West Richmond Street, Toronto, Ont.

Other Offices: Toronto Office: 296 West Dundas Street  
Hamilton - Ontario 496 Bloor Street W.  
St. Catharines - Ontario Cor. Yonge & Dundas Sts.  
Niagara Falls - Ontario 347 Danforth Avenue  
Montreal - Quebec 156 Oakwood Avenue  
Calgary - Alberta Cor. Yonge & Wellington Sts.  
Winnipeg - Manitoba Direct Wire Service between offices  
Officials of the Company are members of Standard Stock and  
Mining Exchange and other Exchanges

## 9 Selected Investments

Embodying — Excellent Security  
Sound Diversification  
Attractive Interest Return  
Opportunity for appreciation  
\*Common Stock Privileges

### Bonds

	Maturity	Price	Yield
*Great Britain and Canada Investment Corporation, . . . . .	4 1/2% 1959	\$100.00	4.50%
Carrying Warrants to receive 10 Shares of Common Stock without cost. Convertible into 20 Shares of Common for each \$1,000 debenture.			
*Canadian Power and Paper Investments Limited, . . . . .	5% 1958	98.00	5.13%
Carrying a bonus of 5 Shares of Common Stock with each \$1,000 debenture			
Canada Northern Power Corp., . . . . .	5% 1953	94.00	5.45%
Dryden Paper Company, . . . . .	6% 1949	99.00	6.08%
Alexander Building Corp., . . . . .	6% 1947	98.00	6.18%

### Preferred Stocks

Power Corporation of Canada Limited, . . . . .	6%	100.00	6.00%
McColl-Fontenac Oil Co., Ltd., . . . . .	6%	91.00	6.59%
Reliance Grain Co., Limited, . . . . .	6 1/2%	96.00	6.75%
Eastern Dairies Limited, . . . . .	7%	100.00	7.00%

## NESBITT, THOMSON & COMPANY LIMITED

Royal Bank Building, TORONTO, 2  
Montreal Quebec Ottawa Hamilton London, Ont.  
Winnipeg Saskatoon Victoria Vancouver

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